

UNDERSTANDING THE CHALLENGES WEALTH CREATES FOR SPIRITUAL  
FORMATION

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BY  
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*To my family:*

*Emily - my wife, partner, and best friend;*

*Hudson, Anna Kate, and William - who gave up so much Daddy time;*

*I love you.*

For what shall it profit a man, if he shall gain the whole world, and lose his own soul?

– Jesus of Nazareth, *Mark 8:36 KJV*

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And to the One who sought me, and bought me with His redeeming blood: πάντα  
σὺ οἶδας, σὺ γινώσκεις ὅτι φιλῶ σε.

## ABSTRACT

The purpose of this thesis-project was to gain a better understanding of the particular challenges that wealth creates for spiritual formation. I defined spiritual formation in the context of a creation-fall-redemption-consummation framework and explained how wealth might hinder that formation, while also hypothesizing from several biblical texts what some of those challenges might be. I interviewed twenty people who met my working definition of “wealthy” and confirmed several of the challenges I identified and also added several more. I concluded the thesis-project with recommendations for how the wealthy might overcome the challenges of wealth for spiritual formation.



# CHAPTER ONE

## THE CHALLENGES OF WEALTH

### **Introduction**

My opening assumption for this research project is that wealth creates challenges for spiritual formation. This assumption is rooted in the biblical account of Jesus' encounter with the rich young ruler where Jesus states explicitly that "it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God" (Matt 19:24).<sup>1</sup> In this chapter I will begin to unfold the gospel accounts of Jesus' encounter with the rich young ruler. Here I will demonstrate that what was at stake in this encounter was not simply the young ruler's progress in discipleship, but his very entrance into salvation and Christian spiritual formation. Apart from a very definitive break with his wealth, this man could not even be saved.

The Scripture is replete with other warnings for the wealthy in the Bible as well. Throughout history, the church has recognized that wealth can be a serious hindrance to salvation and progress in spiritual formation. Covenant Church of Naples, the church I currently serve as associate pastor, has a large demographic of people with extensive financial resources. My assumption is that many of these wealthy people are facing the kinds of challenges to spiritual formation that the Bible describes.

What are those challenges that wealth poses for spiritual formation? To answer the question, in chapter two I will begin to lay out a biblical and theological model of spiritual formation. Spiritual formation must be defined in order to identify how wealth hinders it. I will begin by describing the scriptural storyline into which spiritual formation

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<sup>1</sup> All Scripture citations are taken from the English Standard Version, 2001, unless otherwise noted.

should be placed. This will require some understanding of the nature of man himself and the nature of his primary relationships in this world: to God, to himself, to others, and to the rest of creation. Within this context it will become clear that God's intention is to conform each and every one of his own children to the image of Christ. I will consider how wealth can short-circuit both the active side and passive side of our spiritual formation. In this chapter I will also interact with selected biblical passages that may serve to highlight some of the specific challenges wealth creates for spiritual formation.

In chapter three I will examine some of the significant theological works that address this particular issue. This chapter will also include an examination of some historical perspectives on the challenges of wealth, as well as more contemporary perspectives. Throughout this thesis, to supplement the biblical and theological sources I will look at the more relevant literature from secular sources that may provide additional insight as to what challenges wealth may create for the spiritual life.

In chapter four I will lay out my research methodology of interviewing or collecting a questionnaire from twenty people with net investable assets of approximately five million dollars or more. I have focused primarily on the people at Covenant Church of Naples, but I also sought input from several people outside of Naples in order to be able to compare and contrast responses from these two groups. The questionnaire sought to determine from my research participants what the challenges are that they perceive to hinder their spiritual formation. Additionally, I desired to know how the local church has made those challenges either easier to overcome or harder to overcome. I also sought information on what resources they have found to be of help to them in their journey of learning to follow Christ as a person with wealth.

Then in chapter five I will present the findings of my research. My opening assumption was that my research would confirm that there are in fact challenges that wealth creates for spiritual formation. The biblical data and relevant literature will suggest some specific ways that those challenges may occur and through my project I attempted to get greater clarity on which challenges are the most recognized or significant. Additionally, I will present some suggested ways forward to help those who are ministering to the wealthy or for the wealthy themselves who may be reading this thesis.

### **Identifying the Problem**

The story of the rich young ruler is told in each of the three synoptic gospels, and in each account I find that the story disturbs me personally. It disturbs me because it highlights the enormous power wealth possesses over even the best and brightest of people, which the rich young ruler undoubtedly was. It disturbs me because I wonder how I would respond if Jesus gave me the same assignment today.

In each recounting of Jesus' encounter with the rich young ruler, Jesus says to those standing around that "it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God" (Matt 19:24; Mark 10:25; Luke 18:25). We will examine these passages more thoroughly later, but for now it is enough to notice that with this statement Jesus singles out the wealthy as having a unique and extraordinary challenge. He never says that the poor will have difficulty entering the kingdom of God. He does not even say that the powerful, the sinful, or the religious will have difficulty entering the kingdom of God, though of course they do each have their

own difficulties. But it is the wealthy man that Jesus singles out to demonstrate the impossibility of salvation.

### Defining the Wealthy

But who is wealthy? And before that question can be answered, there is a prior one that must be addressed: what is wealth? If one thinks solely in economic terms, wealth might be the measure of a person's income, investments, and property. This is easy enough to measure, but already a dilemma arises: how much wealth must one have in order to be considered "wealthy"? And who sets the standard? There is no clearly defined category of "wealthy," but rather there is a continuum that stretches from the poorest of the poor to the richest of the rich.

### The Challenge of Identifying the Wealthy

Identifying the point at which a person has moved into the "wealthy" category is impossible to do, although a recent survey by UBS suggests that the majority of those with five million dollars or more in net investable assets<sup>2</sup> have self-identified as having moved into the wealthy category.<sup>3</sup> In this report, UBS surveyed 4,450 participants of which half had one million dollars or more in investable assets, and all had at least two hundred fifty thousand in investable assets.<sup>4</sup> One might expect that the majority of these people would consider themselves wealthy, but in fact of those with investable assets worth one million to five million, only twenty-eight percent considered themselves

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<sup>2</sup> Net investable assets, or investable assets, refers to all cash and investments but does not include the value of a primary residence.

<sup>3</sup> UBS, *What Is Wealthy?*, UBS Investor Watch (UBS, 3Q 2013), <http://www.ubs.com/content/dam/WealthManagementAmericas/documents/investor-watch-3Q2013-report.pdf> (accessed December 22, 2013).

<sup>4</sup> Brad Tuttle, "What It Means to Be 'Wealthy' in America Today," *Time*, July 24, 2013, <http://business.time.com/2013/07/24/what-it-means-to-be-wealthy-in-america-today/> (accessed December 22, 2013).

wealthy.<sup>5</sup> Of those with five million or more in investable assets, sixty percent considered themselves wealthy. Or to turn it around so as to highlight the issue: four out of ten Americans with five million dollars or more in assets do not consider themselves wealthy.<sup>6</sup> Clearly self-assessment of one's relative wealth is a difficult thing to measure objectively.

Part of the challenge of being on a continuum is that at any point a person can place themselves in a more desirable position on that continuum. For example, if I need to feel as though I am not wealthy in order to lessen the sting of certain biblical texts about the wealthy, I can simply consider all those who have more wealth than me and effectively move myself toward the poor side of the continuum. Likewise, if I need to feel wealthy in order to bolster good feelings about my career success, I can consider all that I have compared to those who have less than me, thereby moving myself toward the wealthy end of the continuum. In my own experience, this is not a conscious decision but more of a subconscious reaction to whatever situation I find myself in. But the net result is that at any given point in time, most of us could consider ourselves either wealthy or poor by comparison with others. Robertson Williams, a senior fellow at the Tax Policy Center, put it succinctly: "Who's rich? It's a good question. Rich depends on where you live and with whom you are comparing yourself."<sup>7</sup>

But this is not satisfactory when so much is said in Scripture about the rich and the poor. It is important to grasp where we stand. Joel Green writes in an article on Luke-Acts,

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<sup>5</sup> Tuttle, "What It Means to Be 'Wealthy' in America Today."

<sup>6</sup> Tuttle, "What It Means to Be 'Wealthy' in America Today."

<sup>7</sup> Tami Luhby, "Fiscal Cliff Gives New Definition of Rich," *CNNMoney*, January 2, 2013, <http://money.cnn.com/2012/12/31/news/economy/fiscal-cliff-rich/index.html> (accessed December 22, 2013).

What, then, to make of a Gospel whose primary character, Jesus, announces, “Blessed are you who are poor...but woe to you who are rich” (Luke 6:20)? “How hard it is for those who have wealth to enter the kingdom of God!” (18:24). “You cannot serve God and wealth” (16:13). Suddenly, definitions become important indeed.<sup>8</sup>

In considering how the concept of wealth is used in Luke-Acts, Green goes on to conclude: “Wealth is an economic measure, to be sure, but it is more. Wealth is intricately spun together with issues of status, power, and social privilege. Wealth is a way of life. Wealth is relational. For this reason, issues of wealth are inescapable for the people of God...”<sup>9</sup> While I believe Green is correct in his conclusion and that status, power, and social privilege must all be taken into account when considering the challenges wealth creates for spiritual formation, for the purposes of this paper, I will be focusing on wealth as an economic measure. And as most people with less than five million dollars in investable assets do not consider themselves wealthy, it may be helpful to begin with some kind of objective figures which minimize the relative comparisons to others who are richer or poorer.

### **Three Potential Measures for Identifying the Wealthy**

As a starting point for discussion, here are two figures that give a broad measure of economic wealth and a third which attempts to define it more narrowly. First, a household needed an adjusted gross income of \$343,927 in 2009 in order to be in the top one percent of U.S. taxpayers.<sup>10</sup> Second, a person earning the U.S. median household income of \$51,914 would rank in the top one percent of earners worldwide.<sup>11</sup> These two

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<sup>8</sup> Joel B. Green, “Wealthy...Who? Me?: Surprising Perspectives on Faith and Wealth from Luke-Acts,” *The Living Pulpit*, June 2003, 18–19.

<sup>9</sup> Green, “Wealthy...Who? Me?: Surprising Perspectives on Faith and Wealth from Luke-Acts,” 19.

<sup>10</sup> Liz Weston, “What It Means to Be Rich,” *MSNMoney*, <http://money.msn.com/personal-finance/what-it-means-to-be-rich> (accessed December 22, 2013). I have not been able to determine the source of the \$51,914 figure in the IRS or Census data, but it is close to the 2012 figure of \$51,017.

<sup>11</sup> Weston, “What It Means to Be Rich.”

figures give us at least some kind of objective measure to assess one's level of wealth, but in truth it is still comparative. Does being in the top one percent of the United States or top one percent of the world actually mean a person is wealthy? Maybe. And maybe not.

John Lunn, Professor of Economics at Hope College, recognizes the impossibility of establishing who is rich and who is not based on the fact that wealth is a relative concept. But in an effort to make a case that the majority of Americans are not wealthy in the sense the Bible describes, he offers the following definition of rich: "a household is rich if it can receive the median American level of income indefinitely without working and without receiving payments from the government, insurance or retirement funds."<sup>12</sup> At the time he wrote this article, he set the target level of median income at an even forty thousand dollars with an expected ten percent rate of return on investment. In this equation a level of wealth of four hundred thousand dollars at a ten percent rate of return would generate an income flow of forty thousand dollars annually.<sup>13</sup> Using figures from 1997, Lunn estimates that between five and eight percent of households have sufficient net worth to be classified as rich based on the definition he proposes.<sup>14</sup> Using a similar calculation based off of the 2012 median income of \$51,017, a household with a net worth of \$510,170 would be considered rich by Lunn's definition.

The intention is not to say that if a person has more than any of these three figures they are necessarily wealthy or that if they have less they are necessarily not wealthy. Rather, these figures can provide a comparative benchmark, but rather than comparing

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<sup>12</sup> John Lunn, "On Riches in the Bible and the West Today," *Faith and Economics*, no. 39 (Spring 2002): 17.

<sup>13</sup> Lunn, "On Riches in the Bible and the West Today," 18.

<sup>14</sup> Lunn, "On Riches in the Bible and the West Today," 18.

oneself to one's peers, the comparison can be made to the rest of Americans and the rest of the world. As Lunn concludes, "most American Christians have enough wealth and income to warrant serious consideration on their parts concerning their responsibilities toward the poor."<sup>15</sup> Each person needs to self-assess, and comparison to these three figures may give a more accurate picture than comparison to the people in one's own social circles.

### The Problem for the Rich Young Ruler

The story of the rich young ruler is the longest sustained treatment of money in the gospels and presents a very interesting case. As this will be an extended discussion, the three accounts are presented below for ease of reference:

<p><sup>ESV</sup> <b>Matthew 19:16</b> And behold, a man came up to him, saying, "Teacher, what good deed must I do to have eternal life?" <sup>17</sup> And he said to him, "Why do you ask me about what is good? There is only one who is good. If you would enter life, keep the commandments." <sup>18</sup> He said to him, "Which ones?" And Jesus said, "You shall not murder, You shall not commit adultery, You shall not steal, You shall not bear false witness, <sup>19</sup> Honor your father and mother, and, You shall love your neighbor as yourself." <sup>20</sup> The young man said to him, "All these I have kept. What do I still lack?" <sup>21</sup> Jesus said to him, "If you would be perfect, go, sell what you possess and give to the poor, and you will have treasure in heaven; and come, follow me." <sup>22</sup> When the young man heard this he went</p>	<p><sup>ESV</sup> <b>Mark 10:17</b> And as he was setting out on his journey, a man ran up and knelt before him and asked him, "Good Teacher, what must I do to inherit eternal life?" <sup>18</sup> And Jesus said to him, "Why do you call me good? No one is good except God alone." <sup>19</sup> You know the commandments: 'Do not murder, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother.'" <sup>20</sup> And he said to him, "Teacher, all these I have kept from my youth." <sup>21</sup> And Jesus, looking at him, loved him, and said to him, "You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me." <sup>22</sup> Disheartened by the saying, he went away sorrowful, for he had great possessions. <sup>23</sup> And</p>	<p><sup>ESV</sup> <b>Luke 18:18</b> And a ruler asked him, "Good Teacher, what must I do to inherit eternal life?" <sup>19</sup> And Jesus said to him, "Why do you call me good? No one is good except God alone." <sup>20</sup> You know the commandments: 'Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.'" <sup>21</sup> And he said, "All these I have kept from my youth." <sup>22</sup> When Jesus heard this, he said to him, "One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me." <sup>23</sup> But when he heard these things, he became very sad, for he was extremely rich. <sup>24</sup> Jesus, looking at him with sadness, said, "How difficult it is for those who have wealth to enter the kingdom of God!" <sup>25</sup></p>
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<sup>15</sup> Lunn, "On Riches in the Bible and the West Today," 20.



<p>away sorrowful, for he had great possessions.<sup>23</sup> And Jesus said to his disciples, "Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven.<sup>24</sup> Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God."<sup>25</sup> When the disciples heard this, they were greatly astonished, saying, "Who then can be saved?"<sup>26</sup> But Jesus looked at them and said, "With man this is impossible, but with God all things are possible."<sup>27</sup> Then Peter said in reply, "See, we have left everything and followed you. What then will we have?"<sup>28</sup> Jesus said to them, "Truly, I say to you, in the new world, when the Son of Man will sit on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel.<sup>29</sup> And everyone who has left houses or brothers or sisters or father or mother or children or lands, for my name's sake, will receive a hundredfold and will inherit eternal life.<sup>30</sup> But many who are first will be last, and the last first.</p>	<p>Jesus looked around and said to his disciples, "How difficult it will be for those who have wealth to enter the kingdom of God!"<sup>24</sup> And the disciples were amazed at his words. But Jesus said to them again, "Children, how difficult it is to enter the kingdom of God!<sup>25</sup> It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God."<sup>26</sup> And they were exceedingly astonished, and said to him, "Then who can be saved?"<sup>27</sup> Jesus looked at them and said, "With man it is impossible, but not with God. For all things are possible with God."<sup>28</sup> Peter began to say to him, "See, we have left everything and followed you."<sup>29</sup> Jesus said, "Truly, I say to you, there is no one who has left house or brothers or sisters or mother or father or children or lands, for my sake and for the gospel,<sup>30</sup> who will not receive a hundredfold now in this time, houses and brothers and sisters and mothers and children and lands, with persecutions, and in the age to come eternal life.</p>	<p>For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God."<sup>26</sup> Those who heard it said, "Then who can be saved?"<sup>27</sup> But he said, "What is impossible with men is possible with God."<sup>28</sup> And Peter said, "See, we have left our homes and followed you."<sup>29</sup> And he said to them, "Truly, I say to you, there is no one who has left house or wife or brothers or parents or children, for the sake of the kingdom of God,<sup>30</sup> who will not receive many times more in this time, and in the age to come eternal life."</p>
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Considering this passage in detail as it is reported in the three Synoptic Gospels reveals that the basic facts of the story remain the same. In each case the reader is told that a man came up to Jesus and called him either good teacher or teacher. The man then asked what he must do to inherit eternal life. In response, Jesus points out to the man that "good" is a word fit to be applied to God alone. Jesus then goes on to recall for the man the following commandments that are each variously reported by the gospel writers, but all of which deal with the treatment of others: do not murder, do not commit adultery, do

not steal, do not bear false witness, honor your father and mother, do not defraud, and love your neighbor as yourself. In each of the three accounts, the man affirms that he has kept all these commandments. So Jesus tells him to go, sell everything he has and give the proceeds to the poor and he will have treasure in heaven. The last command Jesus gives is to “come, follow me.” The Synoptic Gospels tell us the man went away sorrowful, and the reason given (γὰρ) for his sorrow is that he had “great wealth” (κτῆματα πολλά) (Matt 19:22; Mark 10:22) and “was extremely rich” (πλούσιος σφόδρα) (Luke 18:23).

In response to the young man walking away, Jesus declares that it is very difficult for the wealthy to enter the kingdom of heaven/God: “...only with difficulty will a rich person enter the kingdom of heaven” (Matt 19:23), “How difficult it will be for those who have wealth to enter the kingdom of God” (Mark 10:23), “How difficult it is for those who have wealth to enter the kingdom of God” (Luke 10:24). The force of these words should not be underestimated! But to make them even more forceful, in the next breath he provides a word picture to illustrate that what he has just described as a difficulty, is actually an impossibility: “It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God” (Luke 18:25). The clear intention of this proverbial statement has not kept some interpreters from trying to make the impossible possible.<sup>16</sup>

The most popular example of this is the suggestion (made popular in the nineteenth century) that the “eye of the needle” was the name for a small gate within a large gate of the city through which a person could pass without having to open the large

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<sup>16</sup> R. T. France, *The Gospel of Matthew*, The New International Commentary on the New Testament (Grand Rapids, MI: Eerdmans, 2007).

doors that a camel train would require. It is said that a camel could get through the “eye of the needle” but only with great difficulty. Despite the colorful interpretation and applications that have arisen from it, there is no evidence whatsoever to support such a usage of the phrase “eye of the needle” in either nonbiblical sources or ancient commentaries on the Gospels.<sup>17</sup> Clearly Jesus is using a ridiculously impossible scenario to describe what is humanly impossible: the rich entering the kingdom of God. “Wealth can shrink the door of the kingdom down to an impassable peephole.”<sup>18</sup> This is the point that Jesus is making about the wealthy, and the disciples cannot believe their ears, leading them to ask some variant of the question: “who then can be saved?” Jesus does not say who can be, but only replies that what is impossible with man is possible with God.

There are a couple of questions that this text raises which illustrate both the real challenges wealth creates as well as the real seriousness of the consequences of not overcoming those challenges. The first question is this: when the rich young ruler failed to obey Jesus’ call to sell all his possessions and give them to the poor, did he only miss out on discipleship or did he miss out on eternal life? Alan Stanley has demonstrated convincingly that the rich young ruler was missing out on eternal life.<sup>19</sup> First, the ruler went away sad as we have seen, and Luke even says “very sad.” The ruler seemed to be under the impression that he was missing out on more than the opportunity to follow Jesus in discipleship; he was missing out on the very thing he came seeking from Jesus—eternal life. Second, each of the Synoptic accounts begins and ends with a discussion

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<sup>17</sup> France, *The Gospel of Matthew*.

<sup>18</sup> Darrell L. Bock, *Luke*, Baker Exegetical Commentary on the New Testament (Grand Rapids, MI: Baker Books, 1996), 1486.

<sup>19</sup> Alan P. Stanley, “The Rich Young Ruler and Salvation,” *Bibliotheca Sacra* 163, no. 649 (March 2006): 46–62.

about eternal life (Matt 19:16, 29; Mark 10:17, 30; Luke 18:18, 30).<sup>20</sup> Therefore the context strongly suggests this discussion is about more than discipleship. Third, Jesus ties the disciples' assurance of eternal life to the fact that they have left all for his sake (Matt 19:29; Mark 10:29-30; Luke 18:29-30).<sup>21</sup> Fourth, when Jesus states the impossibility of the wealthy entering the kingdom, they ask "who then can be saved?" suggesting they understand that Jesus was talking about salvation and eternal life.<sup>22</sup> Taken together then, each of these arguments makes a powerful case that the rich young ruler, in failing to sell all that he possessed and give it to the poor and then follow Jesus, missed out on salvation.

The conclusion drawn here is not inconsistent with other teachings of Jesus. In his well-known parable of the sower, Jesus describes the effect of a seed sown in three types of soil. One of the three types of soil the seed was sown in is described as falling among thorns that choked the seed so that it produced no grain (Mark 4:7). In his interpretation of this image, Jesus says that this is a description of those "who hear the word, but the cares of the world and the deceitfulness of riches and the desires for other things enter in and choke the word, and it proves unfruitful" (Mark 4:18-19). In other words, "the deceitfulness of riches" is a major obstacle to true discipleship, including salvation. As Craig Blomberg writes, "we dare not underestimate the potential deceitfulness of wealth to keep people out of the kingdom."<sup>23</sup> If this is in fact the case, then it is not surprising that Jesus would command this young ruler to remove the thorns that are keeping the Word from bearing fruit in his life.

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<sup>20</sup> Stanley, "The Rich Young Ruler and Salvation," 47.

<sup>21</sup> Stanley, "The Rich Young Ruler and Salvation," 47.

<sup>22</sup> Stanley, "The Rich Young Ruler and Salvation," 47.

<sup>23</sup> Craig Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Material Possessions*, New Studies in Biblical Theology 7 (Downers Grove, IL: InterVarsity Press, 1999), 115.

The second question the text raises is this: what is the relationship between the wealthy man giving away his wealth and receiving treasure in the kingdom of heaven? After Jesus spelled out the commandments for the rich young ruler to keep, the young man responds emphatically that he has kept them all. And yet, “what the ruler thought he lacked (as in Matthew) and what Jesus knew he lacked (as in Mark and Luke) concerns the one thing needed to receive eternal life.”<sup>24</sup> And so Jesus spells out for the man what he lacked: if he wanted to have true wealth, treasure in heaven, he must go, sell all that he has and give it to the poor. Clearly for the young ruler, he could not have treasure in heaven until he distributed his treasure on earth.

But what is it about giving his wealth to the poor that satisfies the requirements for receiving treasure in heaven? It is not as though the simple loss of possessions in some way earns treasure in heaven. R.T. France provides clarity:

It would be more appropriate to speak, in the language of [Matthew] 6:24, of a release from slavery to Mammon in order to be free to enjoy the treasure of slavery to God. The release from material preoccupation is not in itself the secret of eternal life; it is the introduction to a new way of life as a disciple of Jesus: “follow me.” It is in this, rather than in the act of renunciation and generosity alone, that the eternal life which the man is looking for will be found. This is the treasure in heaven.<sup>25</sup>

William Lane writes similarly that the deepest answer to the young man’s question of what he must do to inherit eternal life “lies not in the command to sell all but in the call to follow Jesus.”<sup>26</sup> To sum up the point of these two writers then, for the rich young ruler wealth had become an obstacle to discipleship. Unless that obstacle was removed he could not follow after Jesus and he could not have treasure in heaven.

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<sup>24</sup> Stanley, “The Rich Young Ruler and Salvation,” 48.

<sup>25</sup> France, *The Gospel of Matthew*, 735.

<sup>26</sup> William L. Lane, *The Gospel according to Mark: The English Text with Introduction, Exposition, and Notes*, The New International Commentary on the New Testament (Grand Rapids, MI: Eerdmans, 1974), 368.

And yet, while the point was primarily discipleship and not disinvestment,<sup>27</sup> readers should not overlook the fact that at least in this man's case, discipleship did require disinvestment. Earlier in this same gospel, a lesser disinvestment was required of the crowds to whom John the Baptist was preaching: "Whoever has two tunics is to share with him who has none, and whoever has food is to do likewise" (Luke 3:11). In the case of those with two tunics, John the Baptist calls for them to divest themselves of fifty percent of their tunics! This is what the true children of Abraham do.<sup>28</sup> As Robert Gundry remarks, "That Jesus did not command all his followers to sell all their possessions gives comfort only to the kind of people to whom he *would* issue that command."<sup>29</sup>

It is worth noticing that when Luke records the story of the rich young ruler and describes the impossibility of the rich being saved, he follows it up with a story of the impossible happening in the next chapter with the story of the salvation of Zacchaeus. In light of the preceding story, it should not be surprising that in the process of salvation Zacchaeus actually does divest himself of a very significant portion of his wealth, and it is only when he announces this intention that Jesus responds, 'Today salvation has come to this house...'<sup>30</sup>

Jesus' teaching on this point is quite clear for the rich young ruler. The disciples also appeared to understand exactly what Jesus was saying, as did Zacchaeus. The great challenge is knowing what this means for wealthy readers today. If the rich young ruler was not able to follow Jesus because of his wealth, are there others today even wealthier

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<sup>27</sup> France, *The Gospel of Matthew*, 735.

<sup>28</sup> Green, "Wealthy...Who? Me?: Surprising Perspectives on Faith and Wealth from Luke-Acts," 19.

<sup>29</sup> Robert H. Gundry, *Matthew: A Commentary on His Handbook for a Mixed Church under Persecution*, 2nd ed. (Grand Rapids, MI: Eerdmans, 1994), 388.

<sup>30</sup> Peter H. Davids, "Rich and Poor," ed. Joel B. Green, Scot McKnight, and I. Howard Marshall, *Dictionary of Jesus and the Gospels* (Downers Grove, IL: InterVarsity Press, 1992), 705.

than he who also cannot follow Jesus unless they give it all (or a significant portion) away? In light of what has been said already, in some cases at least, the challenges wealth presents are so great that persons cannot enter or grow in the kingdom without giving all or a significant portion of it away. But how does a person know if their wealth is getting in the way of following Jesus and entering into eternal life? And furthermore, to return to the central question of this thesis-project, what exactly is it about wealth that gets in the way of following after Jesus and being spiritually formed into his image? That is the question my research will answer.

### **Placing the Problem in the Local Context**

In order to properly place this problem in my ministry context, I will first give a brief overview of Naples, Florida and then a short history of Covenant Church of Naples as well as a description of what the church is like presently. Finally I will include some of my own observations about this problem in its setting.

#### **Understanding Naples, Florida**

Naples has been described as “the crown jewel of Southwest Florida.”<sup>31</sup> It is located on the beautiful beaches of the Gulf of Mexico. Because of this, Naples is a destination location for many people throughout the United States, and especially from the Upper Midwest. With an average year round temperature of approximately seventy-seven degrees Fahrenheit, the area is a magnet for people looking to escape colder winter temperatures “up north.” According to various reports and magazines, Naples has been ranked second in the “2012 Happiest Seaside Towns” (*Coastal Living*), fourth in “Best

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<sup>31</sup> CI Interactive, “Home Page,” *Naples-Florida*, [www.naples-florida.com](http://www.naples-florida.com) (accessed June 4, 2014).

Florida Beaches” (*US News & World Report: Travel*), ninth in “The 20 Best Small Towns in America of 2012” (*Smithsonian Magazine*), and second in “The Cities with the Most Millionaires in America” (*aneki.com*).<sup>32</sup> Naples is a town small enough to make it easy to get around, but with an estimated 339,642 residents in the county year round it is big enough to offer opportunities typically found in much larger cities.<sup>33</sup>

Additionally, Naples is known for excellent shopping, dining, and its plethora of fantastic golf courses.<sup>34</sup> These attractions continue to exist and expand because the population of people who live in Naples full-time or part-time tends to be wealthier than average. The mean household income in the 34108 zip code Covenant Church of Naples is located in is \$128,639, with 14.4 percent of residents earning over \$200,000 per year.<sup>35</sup>

## Understanding Covenant Church of Naples

### A Brief History of Covenant Church of Naples

Covenant Church of Naples, formerly known as Covenant Presbyterian Church,<sup>36</sup> was planted in 1968 by the great New Testament scholar Dr. George W. Knight III with the financial support of one of its founding members, Presley (Pres) Edwards, grandson of A.G. Edwards. For many of the early years, it was the generosity of members of the Edwards family that enabled Covenant Presbyterian to stay financially afloat. I have been told anecdotally that at the end of each year, Pres would write a check to cover the budget

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<sup>32</sup> Sherry Beck Paprocki, “Choice Neighborhood: Keewaydin,” *Gulfshore Life*, April 2014, <http://www.gulfshorelife.com/April-2014/Choice-Neighborhood-Keewaydin/>.

<sup>33</sup> United States Census Bureau, “State & County QuickFacts: Collier County, Florida,” *United States Census Bureau*, n.d., <http://quickfacts.census.gov/qfd/states/12/12021.html>.

<sup>34</sup> CI Interactive, “Home Page.”

<sup>35</sup> Source: U.S. Census Bureau, 2008-2012 American Community Survey

<sup>36</sup> The name was changed in 2012 due to the desire to distance ourselves from many of the negative connotations associated with the Presbyterian Church (U.S.A.). We remain members of the Presbyterian Church in America and this is reflected in our literature as “Covenant Church of Naples | PCA.”



shortfall between income and expenses, no matter how big that shortfall was. When the property was purchased for the church, some thought that the location might be too far north of Old Naples for anyone to attend. But the founders had a vision that Naples would grow and expand north, and today the twelve acre property sits prominently along one of the busiest highways in Southwest Florida (US-41) and is visible to thousands of drivers every day. Since its founding, the church has had only four senior pastors, including the current senior pastor, Dr. Robert Petterson.

### **Covenant Church of Naples Today**

At the present time Covenant Church has just over 800 members and the weekend attendance fluctuates from 700 people in the summer months to more than 1200 in the peak of the winter season. Though the congregation is not particularly large by some standards, the church's level of giving is significant. Over the last seven years more than thirty-one million dollars have been given to the general fund, the missions fund, and two capital campaign funds. This reflects not only the financial resources available to our congregation, but also the excitement and commitment the people of the church have to our vision and mission. The visible symbols of this commitment can be seen in the recent construction of our thirty-five thousand square foot worship center, the current construction of our twenty-five thousand square foot family and fellowship facility, and the acquisition of two other churches on the property which have been renovated to serve as our international ministries building and student ministries building.

The following is a description of our church written by a consultant we have recently hired to help us in our search for a new worship director:

Covenant is blessed with key strategic leadership both at the staff and lay level. They are very intentional about having a Kingdom Impact both across the street

and around the world. The church pledged approximately two million to missions and outreach in 2014. They are heavily involved with a pregnancy resource center, feeding the hungry, planting churches, supporting missionaries, and many other missional endeavors.<sup>37</sup>

Our staff currently consists of four full-time pastors, two part-time pastors, five program staff, and five administrative staff. We have seventeen men currently serving on the Session of elders and seventeen men serving on the Diaconate.

### **My Background and Personal Observations**

I was called by the Session of Covenant Church as an assistant pastor in 2010. When I came to the church we were still worshipping in the previous sanctuary and construction was just beginning on the campus as it exists now. The membership of the church was closer to 500 with approximately 400 to 700 attending worship on the weekend depending on the time of year.

In 2012 I was called by the congregation to serve as associate pastor. In addition to serving on the Session, my responsibilities include regular teaching and preaching,<sup>38</sup> leadership of small group ministries, leadership of men's ministries, leadership of young adult ministries, oversight of Christian education, oversight of children's ministries, oversight of student ministries, and significant pastoral counseling. As of 2014 I am part of a two-year succession planning process, after which time it will be determined whether or not I will serve as the next senior pastor at Covenant Church.

In these roles I have had many opportunities over the last several years to see the dynamic that exists in our church as a result of the wealth represented there. I have seen many wonderful things that wealth can do for a church and for individuals. However, it is

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<sup>37</sup> Rocky Barra, "Covenant Church of Naples | PCA, Church Profile" (Slingshot Group, June 2014), 2.

<sup>38</sup> While the Senior Pastor carries the main load of preaching, I am referred to colloquially as "number one out of the bullpen."

not my intention to address the many positive sides of wealth or how it can be used for good. Rather, I am limiting the scope of my research to identifying the challenges wealth creates for individuals seeking to enter and grow in the kingdom of God. My interest in the particular question this thesis-project address arises from a desire to identify the challenges my people face in regards to their wealth so that I may more effectively shepherd them into the kingdom of God and help them grow to full maturity in Christ.

But while my primary interest is in helping the extraordinarily wealthy overcome their challenges to spiritual formation, it would be naïve to think these challenges do not also apply to me. As a white North American professional I am wealthy as compared to the majority of the world, and above average by North American standards. Compared to other pastors across denominations, my salary is significantly higher than the average for all ministers. It is my hope that by identifying the challenges faced by the wealthiest of the wealthy, I will also be able to bring to the forefront the challenges those of us face who may be less wealthy, but are by no means poor.

Finally, I enter this research with some fear and trepidation. I agree with Klyne Snodgrass who writes, “No aspect of Jesus’ teaching is so confrontational and so difficult to implement as his teaching on money...What Jesus says about money is clear; what we are to do with his teaching is not.”<sup>39</sup> There is nothing simple about this subject, beginning with the question of who is wealthy and who is not. This subject is further complicated by the fact that as soon as one begins to talk about others’ wealth, questions immediately begin to be raised about the motives of the researcher—especially when that researcher is your pastor! Even more, the researcher himself is put under a microscope in order to

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<sup>39</sup> Klyne Snodgrass, “Jesus and Money--No Place to Hide and No Easy Answers,” *Word & World* 30, no. 2 (Spring 2010): 135–43.

determine if he practices what he preaches. I have no interest in that kind of scrutiny, but recognize that it is to be expected.

### **Conclusion**

Wealth creates challenges for spiritual formation. This is evident in the story of Jesus' encounter with the rich young ruler as well as other passages of Scripture which will be examined later in chapter two. In order to more effectively minister in a context with a high proportion of very wealthy people, this thesis-project will seek to determine what exactly those challenges are and then ultimately suggest ways those challenges might be overcome.

CHAPTER TWO

A BIBLICAL AND THEOLOGICAL FRAMEWORK FOR SPIRITUAL FORMATION  
AND HOW WEALTH MAY HINDER IT

**Introduction**

How does one define spiritual formation? The topic is as broad as the Scripture itself and therefore defining spiritual formation requires a thorough awareness of the biblical narrative as well as humanity's place in it. I will describe spiritual formation as the bridge that takes man<sup>1</sup> from where he presently is as a result of the fall, to where he one day will be as a result of the reconciling work of Christ. Finally, I will consider specific passages of Scripture which relate to wealth in order to draw attention to five challenges wealth may create for spiritual formation.

**Man in a Biblical Theological Framework**

The biblical storyline can be traced along the following major sections: creation-fall-redemption-consummation.<sup>2</sup> The reason for following this storyline is that understanding the way things (and humans) were supposed to be enables the biblical reader to understand the devastation of the fall. Once people have grasped the full scope of what was lost in the fall, they can better understand what Christ has accomplished for them in redemption through his life, death, and resurrection. Finally, having an accurate perspective on where the story has come from and where the story is going serves two

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<sup>1</sup> The words "man" and "he" serve inclusively to refer to humanity.

<sup>2</sup> Michael D. Williams, *Far as the Curse Is Found: The Covenant Story of Redemption* (Phillipsburg, NJ: P & R Pub, 2005). Williams is not the only author to use such a framework, but I am indebted to him above all for my understanding of it.

purposes: (1) it gives the Christian reader the context he or she needs in order to know how to live biblically in the present moment and (2) it provides the opportunity to define the purpose and role of spiritual formation in the Christian life. For the Christian it is not enough to merely learn the Christian story, but he or she must enter into it and accept it as his or her story.<sup>3</sup> That story is below.

## Man at Creation

### **Man in His Being at Creation**

The story begins with the creation account in Genesis 1 and 2. Without looking in detail at these passages, three well-established truths can be affirmed. The first two will be passed over quickly while the third will be examined in some detail. First, Genesis leaves no doubt that it is God who made the world. How he made it is not described in any detail except that he spoke it into existence. The question of origins is an important one but beyond the scope of this thesis-project. It is enough to confirm that “In the beginning, God created the heavens and the earth” (Gen 1:1).

Second, Genesis 1 also leaves no doubt as to how God felt about the creation itself. God declares that it is “good” six times and then the seventh time, after the creation of humanity, he calls it “very good.” There is no indication in this chapter that physicality is somehow less good than spirituality. In fact, there does not even seem to be a division between the two. Man is both physical and spiritual and the two components of his being dwell together quite naturally in a world that is both physical and spiritual.

Third, the reader is told that “God created man in his own image, in the image of God he created him; male and female he created them” (Gen 1:27). It is not immediately

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<sup>3</sup> Alister E. McGrath, *Christian Spirituality: An Introduction* (Malden, MA: Blackwell, 1999), 119.

clear what is implied when humanity is said to be made in God's image, but what is clear is that this is a unique designation. All of the other animals are said to be "created after their own kind," but humanity alone is created after God's image. To be created in the image of God means first and foremost that humanity's chief purpose for existing is to serve as representatives of God, displaying to the human and non-human creation what he is like. It was a well-known practice in the Ancient Near East for rulers to create images of themselves and to spread those images around their kingdoms to remind their subjects of their rightful ruler.<sup>4</sup> Of course, those images would have only represented their makers in a symbolic sense. God creates his people to represent him both ontologically and also through their actions as living representatives of him.<sup>5</sup> This is one way of understanding the second commandment and God's prohibition against creating any other representations of him: he is the living God and can only be represented rightly by living images.

Additionally, with this designation of being God's image in the world, it was the task of humanity to rule over creation, to "have dominion" (רדה) over it (Gen 1:28). In effect, the purpose of the law of God is to show his people how to live in and rule over creation in such a way that they rightly represent the creator. The complementary phrase to the one from Genesis 1:28 appears in Genesis 2:15 and describes man's work in the garden of Eden as follows: "The LORD God took the man and put him in the garden of Eden to *work* it (עבד) and *keep* it (שמר) [emphasis added]." These phrases are both kingly ("have dominion") and priestly ("work it and keep it") in their biblical usage, and so

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<sup>4</sup> Bruce K. Waltke, *Genesis: A Commentary* (Grand Rapids, Mich: Zondervan, 2001), 65–66.

<sup>5</sup> Dick Keyes, *Beyond Identity: Finding Your Self in the Image and Character of God* (Carlisle [Eng.]: Paternoster Press, 1998), 33.

while man was called to rule creation, he was also called to serve it.<sup>6</sup> It would not do for man to rule over creation in any way he might like, but rather he was called to rule over it in such a way as to show what God is like.<sup>7</sup> As Michael Williams notes, "The creature who has been made in God's image is called to reflect the character and values of God's own kingship."<sup>8</sup> This is the primary purpose of man's existence: to glorify God by *imaging* him through the way he rules and serves in the world. In order to accomplish this, man must both know God and obey him.

The late Dutch theologian Herman Bavinck makes the case that a human being does not *bear* or *have* the image of God but rather that he or she *is* the image of God.<sup>9</sup> This is a significant point and it carries with it two important implications. The first, as Bavinck argues, is that "not something in God—one virtue or perfection or another to the exclusion of still others, nor one person—say, the Son to the exclusion of the Father and the Spirit—but that God himself, the entire deity, is the archetype of man."<sup>10</sup> Therefore when Christians are said to be being conformed "to the image of the Son" (Rom. 8:29) they are not simply becoming like the Son but like the Triune God of which the Son is the truest expression. In being conformed to the image of Christ, Christians are now again becoming like God.<sup>11</sup>

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<sup>6</sup> Christopher J. H. Wright, *The Mission of God: Unlocking the Bible's Grand Narrative* (Downers Grove, IL: IVP Academic, 2006), 415.

<sup>7</sup> Christopher J. H. Wright, *Old Testament Ethics for the People of God* (Downers Grove, IL: InterVarsity Press, 2004), 119–121.

<sup>8</sup> Michael D. Williams, "Man and Beast," *Presbyterion* 34, no. 1 (2008): 12–26.

<sup>9</sup> Herman Bavinck, *Reformed Dogmatics*, ed. John Bolt, trans. John Vriend, vol. 2 (Grand Rapids, MI: Baker Academic, 2003), 554.

<sup>10</sup> Bavinck, *Reformed Dogmatics*, 2:554.

<sup>11</sup> Bavinck, *Reformed Dogmatics*, 2:554–555.



The second implication of this fact that humans do not *have* or *bear* the image of God but *are* the image of God is that this image extends to the whole person.<sup>12</sup> Bavinck continues concerning the whole man writing that he is the image of God “totally, in soul and body, in all his faculties and powers, in all conditions and relations. Man is the image of God because and insofar as he is truly human, and he is truly and essentially human because, and to the extent that, he is the image of God.”<sup>13</sup> The significance of these two implications is also two-fold. First, Christians are being conformed to the whole image of God as they were originally created to be and as Christ perfectly demonstrated.

Second, the whole person, not just parts of him (ie. spiritual, physical, intellectual, etc.), are being conformed to that image. As it relates to spiritual formation then one should expect that the goal of spiritual formation will be for the whole person to be conformed to the whole image of God as is seen most clearly in the person of Jesus Christ and as is described on the pages of the Bible. Indeed, this is the conclusion of Macaulay and Barrs: “The whole purpose of the Christian life is the recovery of the original image of God, in other words, the recovery of the kind of human experience which God intended Adam and Eve to have before the Fall.”<sup>14</sup>

#### *Man as a Psychosomatic Unity*

Having argued that it is the “whole person” which is conformed to the image of God, and not simply some part of him, it is now necessary to define what constitutes the “whole person”. First, it should be noted that while the Bible never presents a systematic, theological anthropology, it does present a very definite understanding of the human

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<sup>12</sup> Bavinck, *Reformed Dogmatics*, 2:555.

<sup>13</sup> Bavinck, *Reformed Dogmatics*, 2:555.

<sup>14</sup> Ranald Macaulay and Jerram Barrs, *Being Human: The Nature of Spiritual Experience* (Downers Grove, IL: InterVarsity Press, 1978), 16.

condition, especially in the narratives comprising Genesis 1-11.<sup>15</sup> Throughout its entirety, the Bible uses many different terms such as body, soul, spirit, heart, mind, and will. These terms have been borrowed from particular times and places in history and their meanings are not even necessarily consistent across the Bible itself, let alone with present day usages. So in constructing a biblical anthropology for this thesis-project, the goal is not so much an exact map of the person with clearly defined boundaries of all of his parts, but rather a workable framework in which one can begin to understand how and where spiritual formation happens in the life of a Christian.

Between the Old and New Testaments, no fewer than thirteen terms are used to describe the constituent parts of a person. There certainly is some overlap between the meaning of each of these terms and some of them are essentially synonymous. Eugene Klug identifies what he perceives to be the main components in this way: (1) רִיחַ and πνεῦμα (spirit) both refer to the highest inner properties of man, and denote that part of man which is wholly unique among creation and also immortal.<sup>16</sup> (2) נֶפֶשׁ and ψυχή (soul) refer to the life principle, the center of the personality and in this sense they are indistinguishable from “spirit.”<sup>17</sup> (3) לֵב (heart) describes the hub of man’s volitional and emotive powers, while (4) σῶμα (body) refers to the actual physical body.<sup>18</sup>

Unfortunately this kind of analysis does not account for all of the words that either the Old Testament or New Testament use to describe man and is not very helpful in putting together a composite biblical anthropology. Therefore, rather than taking such an

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<sup>15</sup> Charles H. H. Scobie, *The Ways of Our God: An Approach to Biblical Theology* (Grand Rapids, MI: Eerdmans, 2003), 655.

<sup>16</sup> Eugene F. Klug, “The Doctrine of Man: Christian Anthropology,” *Concordia Theological Quarterly* 48, no. 2–3 (April 1, 1984): 147.

<sup>17</sup> Klug, “The Doctrine of Man: Christian Anthropology,” 147–148.

<sup>18</sup> Klug, “The Doctrine of Man: Christian Anthropology,” 148.

approach, it is better to conclude with Anthony Hoekema that “man must be understood as a unitary being. He has a physical side and a mental or spiritual side, but we must not separate these two...He or she must be seen in his or her totality, not as a composite of different ‘parts.’ This is the clear teaching of both Old and New Testaments.”<sup>19</sup>

What then is the most basic constitution of man? “Man has a physical side and he has a spiritual side. Both are from God. Both belong together in a psychosomatic unity.”<sup>20</sup> Wayne Grudem argues for the more traditional theological term “dichotomy,” but essentially agrees with the psychosomatic unity concept when he writes that man “is a unified nature...made up of two distinct elements.”<sup>21</sup> The phrase “psychosomatic unity” is preferable to the more traditional term “dichotomy” because it acknowledges the physical and spiritual side of man without implying the division that “dichotomy” does.<sup>22</sup> The other terms the Bible uses such as “heart,” “spirit,” “mind”, “strength,” “will,” “flesh,” etc., all describe some aspect or facet of this psychosomatic unity, and must be defined within their particular literary contexts wherever they appear in Scripture.<sup>23</sup>

The value for spiritual formation of grasping the psychosomatic nature of man is that the concept promotes growth in every single part of life. There is no part of man which is exempt from the need for spiritual formation. Spiritual formation should address not only the intellect, but the will and not only the will, but the emotions, and not only the emotions but the body itself. The apostle Paul declares that we Christians must “cleanse

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<sup>19</sup> Anthony A. Hoekema, *Created in God's Image* (Grand Rapids, MI: Eerdmans, 1986), 216.

<sup>20</sup> Geoffrey W. Bromiley, “Anthropology,” ed. Geoffrey W. Bromiley, *International Standard Bible Encyclopedia* (Grand Rapids, MI: Eerdmans, 1979), 134.

<sup>21</sup> Wayne A. Grudem, *Systematic Theology: An Introduction to Biblical Doctrine* (Grand Rapids, MI: Zondervan, 2000), 483.

<sup>22</sup> Hoekema, *Created in God's Image*, 217.

<sup>23</sup> Dallas Willard, *Renovation of the Heart: Putting on the Character of Christ* (Colorado Springs, CO: NavPress, 2002), attempts to put these components in a coherent framework, and while it is a framework, its coherence is questionable.

ourselves from every defilement of body and spirit [σαρκὸς καὶ πνεύματος], bringing holiness to completion in the fear of God” (2 Cor 7:1).<sup>24</sup> A view of spiritual formation which ignores the ‘body’ because it is not ‘spiritual’ has failed to grasp the biblical view of man as a psychosomatic unity. Louis Berkhof writes, “Every act of man is seen as an act of the whole man. It is not the soul but man that sins; it is not the body but man that dies; and it is not merely the soul, but man, body and soul, that is redeemed in Christ.”<sup>25</sup>

### **Man in His Relationships at Creation**

But man is defined in Scripture as much by his relationships as he is by his constituent parts. Berkouwer puts it this way: “We may say without much fear of contradiction that the most striking thing in the biblical portrayal of man lies in this, that it never asks attention for man in himself, but demands our fullest attention for man in his relation to God.”<sup>26</sup> And as Hoekema goes on to add: “...the Bible also focuses our attention on man as he is related to others and to creation...the Scriptures are not primarily interested in the constituent ‘parts’ of man or in his psychological structure, but in the relationships in which he stands.”<sup>27</sup> What are those relationships?

In the beginning, men and women were created to exist in harmony in four primary relationships: a relationship to God, a relationship to self, a relationship to others, and a relationship to creation. Cornelius Plantinga Jr. puts a biblical name on this harmony as it existed in Genesis 1-2: “The webbing together of God, humans, and all creation in justice, fulfillment, and delight is what the Hebrew prophets call *shalom*...in

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<sup>24</sup> Grudem, *Systematic Theology*, 482.

<sup>25</sup> Louis Berkhof, *Systematic Theology*, 1st Banner of Truth (London: Banner of Truth Trust, 1958), 192.

<sup>26</sup> G. C. Berkouwer, *Man: The Image of God*, trans. Dirk W. Jellema, Studies in Dogmatics (Grand Rapids, MI: Eerdmans, 1962), 195.

<sup>27</sup> Hoekema, *Created in God's Image*, 204.

other words...the way things ought to be."<sup>28</sup> It is apparent when one looks at the world today that this state of *shalom* did not continue.

## Man after the Fall

### **Man in His Being after the Fall**

In Genesis 3, Adam and Eve, in direct rebellion against the clear command of God, chose to eat of the fruit of the tree of the knowledge of good and evil. Consequently, the promise God made to them in Genesis 2:17 about the fruit, "...in the day that you eat of it you shall surely die" came to fruition. Immediately sin brings separation and separation brings fear (Gen 3:10).

### **Man in His Relationships after the Fall**

As a result of their sin, Adam and Eve were separated from the God who is the source of all life and therefore they will die both spiritually and physically (Rom 6:23). This separation begins a domino effect in that while the separation begins on the theological axis, it does not stop there.

Following their separation from God, Adam and Eve experienced separation from themselves. God created humanity to be human, and to be human is to know and obey God and so image him in the world. Therefore in their rebellion against their creator they were rebelling against their own nature. In trying to be what they were not, all the elements of what they really were rose up against them intellectually, morally, and emotionally.<sup>29</sup> Consequently they were full of shame and moral guilt resulting both then

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<sup>28</sup> Cornelius Plantinga, *Not the Way It's Supposed to Be: A Breviary of Sin* (Grand Rapids, MI: Eerdmans, 1995), 10.

<sup>29</sup> Francis A. Schaeffer, *True Spirituality*, 30th anniversary ed. (Wheaton, IL: Tyndale House, 2001), 109–113.

and now in self-hatred. This expresses itself through self-destructive thoughts, emotions, and behaviors. But that was not how humans were created to be in the beginning. Since the fall, both ontologically and functionally they were no longer the perfect representation of God himself but rather have been corrupted by sin at every level.

Persons who are full of shame and guilt will find it difficult to live in harmony with others, and this is exactly how it plays out in the story of Adam and Eve. Following their separation from God and from themselves, Adam and Eve also experience separation on a sociological level with each other as is described in Genesis 3: “Your desire shall be for your husband, and he shall rule over you” (Gen 3:16). It appears that as a result of sin, what once was a fully satisfying relationship of partnership, intimacy, affirmation, and admiration, has become a source of pain. After the fall, Adam and Eve still desperately need and desire one another, but because of sin they no longer live with the same sense of complementarity. Instead they are locked in a competitive relationship, each vying for control. Sandra Richter writes:

As Adam had the advantage of size and strength, and Eve was still constrained by her desire for hearth and home, the centuries testify to the fact that Eve’s longing for her husband will too often result in her willing participation in her own oppression and abuse. A relationship that should have been characterized by mutual self-sacrifice, productivity and joy will create instead the deepest of frustration and pain...and yet she will still yearn for this relationship.<sup>30</sup>

This is not the way it is supposed to be, but sadly this is often the way it is. One only has to read Genesis 4 to discover that the sociological effects of the fall are not limited to Adam and Eve.

Whereas before the fall Adam and Eve were totally naked and exposed before one another, now there is shame. Rather than reflecting God to one another, there will be

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<sup>30</sup> Sandra L. Richter, *The Epic of Eden: A Christian Entry into the Old Testament* (Downers Grove, Ill: IVP Academic, 2008), 109–110.

distortion and relational pain. Where there was supposed to be love, there is now hatred. Instead of taking care of one another, humans use and exploit each other. Instead of treating each other as representatives of God himself, there is a tendency to see others as little more than objects to be avoided, used, or disposed of.

As a result of this fact much of the Old and New Testaments are devoted to teaching God's people how to live in right relationship with one another in a world not characterized by *shalom*. Built right into the Ten Commandments are laws intended to protect humanity from itself, including laws limiting labor, promoting honor and submission to authorities, forbidding murder, adultery, theft, false witness, and the ravages of covetousness. These however describe only the minimum standard of behavior for life in the community of God's people. The Ten Commandments do not sum up the ethic of the Old Testament (or the New Testament). As Gordon Wenham writes, "The law sets a minimum standard of behavior, which if transgressed attracts sanction. It regulates institutions like marriage or slavery, but it does not prescribe ideals of behavior within [those institutions]."<sup>31</sup> True righteousness involves more than living by the Decalogue and other laws as Jesus demonstrates in his Sermon on the Mount.

One text that expresses this in summary form in the Old Testament is Micah 6:8: "He has told you, O man, what is good; and what does the LORD require of you but to do justice, and to love kindness, and to walk humbly with your God." What God desires from people made in his image is to do that which is "good." And that which is "good" is a reflection of what God is like. Micah defines what is required of man in terms of doing justice, loving kindness, and walking humbly with God. In regards to doing justice

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<sup>31</sup> Gordon J. Wenham, "The Gap Between Law and Ethics in the Bible," *Journal of Jewish Studies* 48, no. 1 (1997): 18.

Waltke writes, "...this encompassing ethical term pertains to establishing a relationship that one gives back what is due and beyond that, as one is able to deliver the oppressed and to punish the oppressor."<sup>32</sup> Wright adds, "Biblical justice...goes beyond a calculus of rights and deserts. Because it is fundamentally relational it always blends into *compassion* for those who are vulnerable...The important thing is not whether you *feel* compassion, but whether you *act* with compassion."<sup>33</sup> True humanity living in relationship does not just try to avoid hurting others, but actually seeks to help others. It loves others. Why would this be expected by God from his people? Because they exist to represent him in their relationships with their fellow humans, and this is what God is like. This should have definite implications for how Christians use their wealth in relation to the needy.

But the separation still did not cease with the sociological break. Adam and Eve would experience what could be called an ecological separation from the very earth they were created from and upon which they were to live. How does this affect Adam and Eve's calling? Lawrence Osborn claims that the result of Adam's disobedience in relation to creation is that he no longer has dominion over the earth.<sup>34</sup> But while man's dominion over the earth has certainly changed, the reader of Genesis is nowhere told that man's dominion over creation has been rescinded. Rather humans will continue to exercise dominion, only now they will do so poorly through exploiting and damaging the creation and using it to exploit and damage other people.<sup>35</sup> Because of the close relation between

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<sup>32</sup> Bruce K. Waltke, *The Minor Prophets: An Exegetical and Expository Commentary*, ed. Thomas Edward McComiskey (Grand Rapids, MI: Baker Book House, 1992), 734.

<sup>33</sup> Wright, *Old Testament Ethics for the People of God*, 167.

<sup>34</sup> Lawrence H. Osborne, "Creation," ed. T. Desmond Alexander and Brian S. Rosner, *New Dictionary of Biblical Theology* (Downers Grove, Ill: InterVarsity Press, 2000).

<sup>35</sup> C. John Collins, *Genesis 1-4: A Linguistic, Literary, and Theological Commentary* (Phillipsburg, N.J: P & R Pub, 2005), 165.



humanity and creation, and because it remains humanity's calling to exercise dominion over creation, creation is suffering under the effects of fallen humanity. John Collins writes, "The creation remains good in its own properties and workings *but has also become the arena in which God chastens and recalls his sinful human creatures to himself* [emphasis added]." <sup>36</sup>

### Man after the Consummation

This four-fold experience of separation is a disaster, a destruction of *shalom*, a devastating blight on God's good creation. One might expect that the only fitting remedy to the four-fold separation of sin would be a four-fold reconciliation of redemption, like the one that follows: (1) reconciliation of man to God, (2) reconciliation of man to self, (3) reconciliation of man to man, and (4) reconciliation of man to creation. Indeed, if one skips to the end of the biblical story, this four-fold reconciliation of redemption is exactly how the story ends.

In Revelation 21-22 there are numerous allusions and direct references to the garden of Eden suggesting that God has returned all things to the way they are supposed to be. For example, in Revelation 22:1-2 there is the river of the water of life and the tree of life, both of which recall the scene in the garden of Eden when the tree of life was planted in the garden and watered by a river flowing from Eden. Also, the emphasis of the renewed and perfected fellowship between God and his people (Rev 21:2-4, 7, 9; 22:3-4) encourages us to see that the new creation will be a reconstitution of the place

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<sup>36</sup> Collins, *Genesis 1-4*, 178.

where God dwelled with his people.<sup>37</sup> In connection with this the very significant promise of Revelation 22:3 should not be ignored: "No longer will there be anything accursed..." Not only will the curse of physical and spiritual death imposed in Genesis 3 be removed, but none of the various suffering and sorrows associated with the fallen condition of humanity will be a part of the new order.<sup>38</sup> But how does the story get there?

In response to the fall and the utter havoc that used to be *shalom*, God set into motion a plan of redemption to save his people from their sins. This plan began with Abraham, extended to Israel, and found its fulfillment in the person and work of Jesus Christ, God's Son. But the Bible teaches us that God sent his Son into the world not just to save a few individuals or even an innumerable number of people; God sent his Son into the world to redeem the *entire creation* from the effects of man's sin.<sup>39</sup>

One place the New Testament reveals the cosmic scope of God's redemptive intention is Colossians 1:15-20. In this passage the apostle Paul uses poetic language—possibly an early Christian hymn—to declare that Christ is Lord of both creation and redemption. In masterful form he draws together in a balanced way the twin ideas that the God of creation (vv 15-16) is also the God of redemption (vv 17-20).<sup>40</sup> Furthermore, he identifies the God of creation and the God of redemption as being Jesus Christ himself. The verse that is most significant for the present discussion is verse 20: "[A]nd through him [Christ] to reconcile to himself all things, whether on earth or in heaven, making peace by the blood of his cross." Verses 15-19 stated that everything in the universe was

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<sup>37</sup> Robert H. Mounce, *The Book of Revelation*, Rev. ed, New International Commentary on the New Testament (Grand Rapids, MI: W.B. Eerdmans, 1998), 379.

<sup>38</sup> Gregory K. Beale, *The Book of Revelation: A Commentary on the Greek Text*, New International Greek Testament Commentary (Grand Rapids, MI: W.B. Eerdmans, 1999), 1112.

<sup>39</sup> Anthony A. Hoekema, *The Bible and the Future* (Grand Rapids, MI: Eerdmans, 1979), 275.

<sup>40</sup> N. T. Wright, *Paul: In Fresh Perspective*, 1st Fortress Press ed (Minneapolis: Fortress Press, 2005), 27.

created in Christ, through Christ, and for Christ. But what it did not spell out was what has happened to the cosmos since that time of creation. Paul presupposes that the unity and harmony of the cosmos (*shalom*) have been disrupted, even ruptured, and now require reconciliation.<sup>41</sup>

There is some debate as to what Paul actually means when he speaks of "all things" being reconciled to God. But with O'Brien it is best to understand this to mean that the "universe has been reconciled in that heaven and earth have been brought back into their divinely created and determined order...the universe is again under its head and...cosmic peace has returned."<sup>42</sup> In other words, when Paul says "all things, whether on earth or in heaven," he really means *all* things: "The whole universe has now been restored to its God-ordained destiny...in an objectively real reconciliation."<sup>43</sup> Christ, through his work on the cross, has restored *shalom*, and reconciled his people to God. It is God who initiated the reconciliatory work of Christ on the cross, and therefore it is God who initiates not only cosmic reconciliation, but also the work of spiritual formation in a believer's life. *Christian* spiritual formation cannot happen apart from appropriating the work of Christ on the cross in order to experience reconciliation with God. As the destruction of *shalom* began with separation from God, restoration to the way things were supposed to be must begin with reconciliation to God. From this first and most important reconciliation flows the reconciliation of man to self, to others, and to creation.

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<sup>41</sup> Peter Thomas O'Brien, *Colossians, Philemon*, vol. v. 44, Word Biblical Commentary (Waco, TX: Word Books, 1982), 53.

<sup>42</sup> O'Brien, *Colossians, Philemon*, v. 44:56.

<sup>43</sup> Murray J. Harris, *Colossians & Philemon*, Exegetical Guide to the Greek New Testament (Grand Rapids, MI: W.B. Eerdmans, 1991), 51.

## Spiritual Formation Defined

Therefore, as one thinks about each of these four-fold relationships, they should be considered in terms of humanity's unique calling to show all creation what God is like. Because the whole person is the whole image of God, and because through the reconciliation accomplished by Christ we are being re-conformed to that image, there is no part of man and no relationship of man that should be untouched by spiritual formation. At this point then a sufficient biblical and theological framework has been built within which a definition of spiritual formation can be constructed: *Spiritual formation describes that God initiated process wherein the whole person is both actively and passively re-formed to uniquely reflect and represent the Triune God through a Spirit-filled life in his or her relationships to God, self, others, and creation, as he or she awaits and participates in the reconciliation of all things.* In the following sections of this paper I will explain this definition in more detail.

“Spiritual Formation describes that God initiated process...”

The formation that is taking place is described in Romans 8:29: “For those whom he foreknew he also predestined to be conformed to the image of his Son...” It is a conformation, or a re-formation to what humanity was supposed to be. Clearly in light of this passage and the rest of Scripture spiritual formation must be seen as God-initiated. While humanity very definitely initiated separation from God, it was God who had to initiate reconciliation. The story of the Bible is that God did initiate this reconciliation and therefore humanity has nothing to boast of when a person makes any progress in spiritual formation. There is no place for pride or even comparison before God or men

because any good thing is a result of God's prior act of grace. To say that this is God-initiated is not to say that humans have no responsibility or even that they should just wait for God to begin the process. To say that it is a process is to say that it does not happen immediately, but rather occurs over time. Until God begins the process in a person's life, Christian spiritual formation cannot occur.

“...wherein the whole person...”

As has already been argued, man is a psychosomatic unity. The word “spiritual” as it qualifies “formation,” is really too narrow to describe the project that God is carrying out in the lives of his people. The spiritual or immaterial part of the self is real and distinct; however it cannot be separated from the material or physical self. The body is at the very center of the spiritual life.<sup>44</sup> One cannot address the spiritual or immaterial part of the self without also addressing the physical or material side, and to attempt to do so is to work contrary to God's design of humanity in his image as a psychosomatic unity.

Again, the apostle Paul writes, “But I discipline my body and keep it under control, lest after preaching to others I myself should be disqualified” (1 Cor 9:27). This translation fails to bring out the full force of the phrase ὑπωπιάζω μου τὸ σῶμα καὶ δουλαγωγῶ. Quite literally Paul says in the language of a prize fighter, “I strike my body in the face, give it a black eye and make it my slave...” Paul understands that it is not simply the immaterial part of himself that needs to be brought into conformity with Christ, but the material part. Therefore, spiritual formation should definitely address the physical and material aspect, as well as the spiritual and immaterial aspect of man. This

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<sup>44</sup> Willard, *Renovation of the Heart*, 159.

will have important implications for any program of spiritual formation. It also suggests that any internal change as a result of spiritual formation will affect such outward things as the use of one's money.

“...is both actively and passively re-formed to uniquely reflect and represent the Triune God through a Spirit-filled life in his or her relationships to God, self, others, and creation ...”

Christians are exhorted in various ways to be an active part of this process by which they are conformed to the image of Christ, and yet the Bible also makes it plain that this is not something they can do on their own. Gordon Smith sums up the apparent tension between God's work and man's work in spiritual formation with two axioms:

The first is that the Christian life is one of complete dependence on the grace of God; it is not a self-construction project. And the second axiom is its counterpart: that indeed the Christian can and must take responsibility for his or her actions and reactions, and that the grace of God becomes housed or experienced when divine grace is intentionally appropriated.<sup>45</sup>

This is reflected in passages such as Philippians 2:12-13: “...work out your own salvation with fear and trembling [man's activity], for it is God who works in you, both to will and to work for his good pleasure [God's activity].” Notice however that even in this passage the command to “work out your own salvation” is premised on the fact of God's prior gracious activity: “for it is God who works in you...” Man's ability to act in his own spiritual formation is a result of God's prior action.

God's action consists of his disciplining of his child, of working in him so that he desires his will and has the ability to carry it out, of earning sanctification for him in

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<sup>45</sup> Gordon T. Smith, “Grace and Spiritual Disciplines,” ed. Glen G. Scorgie et al., *Zondervan Dictionary of Christian Spirituality* (Grand Rapids, MI: Zondervan, 2011), 222.

Christ so that spiritual formation can occur, of setting the example, and of producing holiness in him by the ministry of the Holy Spirit.<sup>46</sup> The believer's role has both a passive and active component. On the passive side the believer trusts in God to sanctify him by all the means listed above, while on the active side he strives to obey God and pursue practical holiness. Bishop Handley G.C. Moule wrote that "no will is so fully constituted for work as the regenerate and surrendered will...and [this] will has abundant work to do..."<sup>47</sup> It is faith that Christ lives in the believer and the believer lives in Christ that enables the believer to produce the fruit of obedience. The apostle Paul refers to it as the "obedience of faith" (ὕπακοήν πίστεως) (Rom 1:5). The active and passive sides of man's formation can be summed up in the words of the old hymn, "Trust and Obey."<sup>48</sup>

The primary way God's people have been actively involved in their conformity to Christ is through the use of the spiritual disciplines. These disciplines are practical responses to Paul's command to "train yourself for godliness" (1 Tim 4:7). Richard Foster defines a spiritual discipline as "an intentionally directed action by which we do what we can do in order to receive from God the ability (or power) to do what we cannot do by direct effort."<sup>49</sup> There is no universally agreed upon listing of the spiritual disciplines, but engaging with God through the Word and prayer have long been used by Christians to train themselves in godliness.

In terms of the Word, there are many approaches to it but the one most significant for spiritual formation has been called *lectio divina*. *Lectio divina*, or sacred reading, is at

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<sup>46</sup> Grudem, *Systematic Theology*, 753–754.

<sup>47</sup> Quoted in Steven Barabas, *So Great Salvation: The History and Message of the Keswick Convention*, Reprint (Eugene, OR: Wipf & Stock, 2005), 97.

<sup>48</sup> Grudem, *Systematic Theology*, 755.

<sup>49</sup> Richard J. Foster, *Life with God: Reading the Bible for Spiritual Transformation*, 1st ed. (New York: HarperOne, 2008), 18.

least as old as Benedict's Rule from the first part of the sixth century.<sup>50</sup> It can be described as a technique of prayer, a guide to living, and a "means of descending to the level of the heart and of finding God."<sup>51</sup> It stands in contrast to other popular ways of reading the bible such as "the Bible as medicine chest" where one comes to the Bible with a symptom and turns to a text that one believes will provide the cure.<sup>52</sup> Instead, in *lectio* a person allows the text to both diagnose and cure him, possibly of a soul sickness he did not know he possessed. It is also different from "grazing" where one aimlessly wanders through the pages of the Bible, searching for yields of nourishment.<sup>53</sup> *Lectio* requires a disciplined approach to work one's way through both familiar and unfamiliar lands, covering all of the ground that lies on the page.

The actual practice of *lectio divina* has traditionally been broken up into four parts attributed to the Carthusian writer Guigo II. The first stage is called *lectio*, or reading. It is followed by *meditatio*, or meditation. This leads into *oratio*, or prayer. And the final stage is *contemplatio*, or contemplation.<sup>54</sup> The process came about as a way of describing how it is possible for a believer to experience contemplative communion with God.<sup>55</sup> The mention of *contemplatio* provides a fitting transition into a discussion of prayer. Because prayer is such a large subject, it may be helpful at this point to divide it into four categories as James Houston does: verbal prayer, meditative prayer, contemplative prayer, and ecstatic prayer.<sup>56</sup> According to Houston, verbal prayer fills both the Old and

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<sup>50</sup> Michael Casey, *Sacred Reading: The Ancient Art of Lectio Divina*, 1st U.S. ed. (Liguori, MO: Triumph Books, 1996), 3.

<sup>51</sup> Casey, *Sacred Reading*, vi.

<sup>52</sup> Casey, *Sacred Reading*, 12–13.

<sup>53</sup> Casey, *Sacred Reading*, 12.

<sup>54</sup> McGrath, *Christian Spirituality*, 84–85.

<sup>55</sup> Casey, *Sacred Reading*, 58.

<sup>56</sup> James M. Houston, *The Transforming Friendship: A Guide to Prayer* (Vancouver: Regent College Publishing, 2010), 256.



New Testaments and has been the prayer emphasis of Christians throughout history.<sup>57</sup>

Quite simply, verbal prayer is a specific set of words, written or spontaneous, expressed to God. This is what most people usually think of when they think of prayer.

Meditative prayer is a form of conversation with God or before God that is mental rather than verbalized.<sup>58</sup> Houston distinguishes the two in this way: “Unlike verbal prayer, which has often been seen as a form of discipline and a test of endurance during periods of spiritual dryness, meditation has always been a spontaneous delight and joy in wonder at the mysteries of Scripture...”<sup>59</sup> Contemplative prayer differs from meditation in the following way: while meditation involves verbal and symbolic communication and the mind is active, contemplation is a sheer awareness of God’s intimate and intense presence. Words and thoughts are no longer needed.<sup>60</sup> Michael Casey writes, “[I]n contemplative prayer God ceases to be the object of our prayer, but becomes its subject. The one who prays in us.”<sup>61</sup> He continues, “Having the mind of Christ, to use Saint Paul’s phrase...means that we enter into Christ’s subjectivity. So conformed is our will to his that when we say ‘I’ we mean ‘Christ.’”<sup>62</sup>

Ecstatic prayer is the most difficult to define and the most rare. Houston writes, “To experience ecstasy in prayer means that we are taken out of ourselves; we are no longer in control because the love of God controls us instead. We no longer live by human effort but by the power of God’s Spirit living inside us.”<sup>63</sup>

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<sup>57</sup> James Houston, *The Transforming Friendship*, 256.

<sup>58</sup> Houston, *The Transforming Friendship*, 262.

<sup>59</sup> Houston, *The Transforming Friendship*, 263.

<sup>60</sup> Houston, *The Transforming Friendship*, 266.

<sup>61</sup> Michael Casey, *Toward God: The Ancient Wisdom of Western Prayer*, Revised (Liguori, MO: Triumph Books, 1996), 168.

<sup>62</sup> Casey, *Toward God*, 168.

<sup>63</sup> Houston, *The Transforming Friendship*, 269.

Another primary way believers are to be actively involved in their spiritual formation is through intentional and continuous surrender. At the heart of moving into a deeper life with God is an ever deepening surrender to his love.<sup>64</sup> This surrender flows from a deepening trust in his love and his ability to keep the one surrendered to him. Jesus himself spoke of this surrender as denying one's self and taking up the cross. Taking up one's cross means accepting and surrendering to the death of the self.<sup>65</sup> Death to self, which is expressed through letting go of more and more of that which we are tempted to grasp hold of is at the heart of Christian spirituality. As Richard Rohr so simply, yet profoundly wrote, "all great spirituality is about letting go."<sup>66</sup>

Central to formation as described by Christians throughout the ages (especially more recently by those in the Keswick movement) is the conscious and intentional surrender of every part of one's life to God. Andrew Murray's succinct statement on surrender is profound: "The all of surrender will be the measure of your experience of the all of Christ."<sup>67</sup> But Keswick did not discover the importance of surrender. Believers have been promoting this as the means to a deeper life with God for a very long time. In the more traditional language of spiritual formation surrender essentially refers to detachment. Adele Calhoun defines detachment as "replacing the attachment to (1) idolatrous relationships and (2) self-serving goals and agendas for success, money, power, ego, productivity and image with wholehearted attachment to and trust in God

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<sup>64</sup> David G. Benner, *Surrender to Love: Discovering the Heart of Christian Spirituality* (Downers Grove, IL: IVP Books, 2003), 11.

<sup>65</sup> Andrew Murray, "The Secret of Spiritual Strength," in *The Practice of God's Presence* (New Kensington, PA: Whitaker House, 2000), 295.

<sup>66</sup> Richard Rohr, *Everything Belongs: The Gift of Contemplative Prayer*, rev. ed. (New York: The Crossroad Publishing Company, 2003).

<sup>67</sup> Andrew Murray, "Experiencing the Holy Spirit," in *The Practice of God's Presence* (New Kensington, PA: Whitaker House, 2000), 390.

alone.”<sup>68</sup> If letting go is indeed at the heart of all great spirituality, one can easily see how having enormous amounts of wealth would be a hindrance to spiritual formation.

Throughout the life of a Christian, he or she will be confronted with new aspects of his or her life that are not fully surrendered and other areas that were previously surrendered but which he or she has grasped once again. Each time a person comes to that place where he or she will either grasp or surrender, he or she must make a decision which will sometimes feel like a crisis. When the Christian chooses surrender and denies self, the Spirit of God comes rushing into the empty space where self formerly dwelt. Through this surrender, the Spirit now has more control over the believer’s life and this process is repeated throughout the believer’s lifetime.

This is known as being filled with the Spirit. Essential to being filled with the Spirit is to be emptied of self.<sup>69</sup> As the believer surrenders more and more of his *self* to the love of God, the Spirit rushes in to fill the void. The deeper surrender goes, the deeper the filling goes, the deeper the life with God goes. Surrender is not a single act only, nor only a continual process. As Steven Barabas states, “it is a continual process that has its beginning in a single act. It begins with a big “YES” to God, and is maintained with a lifelong series of yes’s to Him.”<sup>70</sup>

One of the other great emphases in Keswick theology that should be incorporated into a theology of spiritual formation is that Christians are called to engage the battles we face from a position of confidence rather than fear, from a position of expectant victory rather than defeat. Hannah Whitall Smith writes that “sin makes an easy prey of a

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<sup>68</sup> Adele Ahlberg Calhoun, *Spiritual Disciplines Handbook: Practices That Transform Us* (Downers Grove, IL: IVP Books, 2005), 95.

<sup>69</sup> Murray, “Experiencing the Holy Spirit,” 348.

<sup>70</sup> Barabas, *So Great Salvation*, 116.

discouraged soul; so that we fall often from the very fear of having fallen.”<sup>71</sup> Rather than being discouraged by past failures and defeats, the Christian’s courage should be bolstered by the fullness of Christ’s victory which the believer shares in by faith. Because of the cross and the empty tomb, the Christian does not have to work up to victory; he needs only to stand in it.<sup>72</sup> Jesus has already won the victory and therefore our call is to stand firm (Eph 6:13). A deep understanding that what Christ accomplished on the cross not only set the believer free from the guilt of sin, but also its power, changes the posture of the believer from expecting defeat to expecting victory. Such a posture is important when considering the great challenges wealthy believers face in spiritual formation.

The ultimate end of all this active and passive training is not “developing a better self-image, achieving self-fulfillment or finding self-affirmation; nor is it the development of individualistic qualities that make singularly outstanding saints.”<sup>73</sup> Rather, it is that a Christian would be so re-formed, or conformed, to the image of Christ in his or her whole person that in any situation he or she is able “...to uniquely reflect and represent the Triune God through a Spirit-filled life in his or her relationships to God, self, others, and creation...” Henri Nouwen writes,

Spiritual formation prepares us for a life in which we move away from our fears, compulsions, resentments, and sorrows, to serve with joy and courage in the world, even when this leads us to places we would rather not go. Spiritual formation helps us to see the face of God in the midst of a hardened world and in our own heart. This freedom helps us to use our skills and our very lives to make that face visible to all who live in bondage and fear.<sup>74</sup>

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<sup>71</sup> Hannah Whitall Smith, *The Christian’s Secret of a Happy Life*, Spire (Grand Rapids, MI: Revell, 2012), 116.

<sup>72</sup> Alan Redpath, *Victorious Christian Living: Studies in the Book of Joshua* (CreateSpace Independent Publishing Platform, 2013), 23.

<sup>73</sup> Simon Chan, *Spiritual Theology: A Systematic Study of the Christian Life* (Downers Grove, IL: InterVarsity Press, 1998), 102–103.

<sup>74</sup> Henri J. M. Nouwen, *Spiritual Formation: Following the Movements of the Spirit*, 1st ed. (New York: HarperOne, 2010).

This is the goal of spiritual formation: to bring Christians from where they are as a result of the fall to where they will be as a result of Christ's work on the cross.

One of the primary places this will be evident is in the believer's relationships with others. Indeed, it is in community with others that spiritual formation occurs. Paul writes in Ephesians 4:15, "Rather, speaking the truth in love, we are to grow up in every way into him who is the head, into Christ..." It is only in Christian community that a person is able to speak the truth in love and to hear truth spoken in love which enables all to grow up into maturity in Christ. But to say that a Christian is to be in community is not to play down the significance of solitude in spiritual formation. Dietrich Bonhoeffer expresses the balance: "Only he that is alone can live in the fellowship. Only in the fellowship do we learn to be rightly alone and only in aloneness do we learn to live rightly in the fellowship."<sup>75</sup>

"...as we await and participate in the reconciliation of all things."

The biblical story is moving speedily to its conclusion. Through the cross, God is reconciling all things to himself. Christians are not only objects of that reconciliation, but agents of it. Paul describes the difference that reconciliation makes in a Christian's life:

Therefore, if anyone is in Christ, he is a new creation. The old has passed away; behold, the new has come. All this is from God, who through Christ reconciled us to himself and gave us the ministry of reconciliation; that is, in Christ God was reconciling the world to himself, not counting their trespasses against them, and entrusting to us the message of reconciliation. Therefore, we are ambassadors for Christ, God making his appeal through us. We implore you on behalf of Christ, be reconciled to God. (2 Cor 5:17-20)

At one level Christians have already experienced reconciliation with God, self, others, and creation. And yet, through spiritual formation they are to experience and demonstrate

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<sup>75</sup> Dietrich Bonhoeffer, *Life Together*, trans. John W. Doberstein, 1st ed. (New York: Harper, 1954), 77–78.

more and more the effects of that reconciliation both as individuals and as a community, especially for the sake of those who have not yet been reconciled to God. Perhaps most amazingly of all, Christians are not only experiencing and awaiting the reconciliation of all things, but they actually have an important role to play in it in regards to each one of the four relationships they exist in. N.T. Wright assures us that the work we do in the Lord now, including the work of spiritual formation will not be in vain, but will find its way into the reconciliation of all things:

You are not oiling the wheels of a machine that's about to roll over a cliff. You are not restoring a great painting that's shortly going to be thrown on the fire... You are—strange though it may seem, almost as hard to believe as the resurrection itself—accomplishing something that will become in due course part of God's new world. Every act of love, gratitude, and kindness; every work of art or music inspired by the love of God and delight in the beauty of his creation; every minute spent teaching a severely handicapped child to read or to walk; every act of care and nurture, of comfort and support, for one's fellow human beings and for that matter one's fellow nonhuman creatures...all of this will find its way, through the resurrecting power of God, into the new creation that God will one day make.<sup>76</sup>

Spiritual formation describes that God initiated process wherein the whole person is both actively and passively re-formed to uniquely reflect and represent the Triune God through a Spirit-filled life in his or her relationships to God, self, others, and creation, as he or she awaits and participates in the reconciliation of all things.

### **Five Challenges Wealth May Create for Spiritual Formation**

Having defined spiritual formation in its biblical theological context, it is now time to consider how wealth may interfere with this formation. My thesis is that wealth does create challenges for this process of spiritual formation that I have just described.

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<sup>76</sup> N. T. Wright, *Surprised by Hope: Rethinking Heaven, the Resurrection, and the Mission of the Church*, 1st ed. (New York: HarperOne, 2008), 208.

The purpose of my thesis-project is to determine what exactly those challenges are and then to offer some suggestions as to how they may be overcome. In order to answer the question concerning the specific challenges wealth creates for spiritual formation we will look again at the story of the rich young ruler as well as select other biblical passages related to this subject in an effort to compile a list of the particular challenges that wealth creates for spiritual formation.

### The Rich Young Ruler - Challenge 1: Wealth May Be a Hindrance to Trusting in Christ's Righteousness Alone for Salvation.

In the story of the rich young ruler, when Jesus said that it is impossible for the wealthy to get into the kingdom of God, Matthew records that the disciples were “greatly astonished” (ἐξεπλήσσοντο σφόδρα) and Mark says that the disciples were “exceedingly astonished” (περισσῶς ἐξεπλήσσοντο). In both cases the disciples are not simply “astonished” but rather their astonishment is modified by two different adverbs suggesting that their reaction is extraordinary. What explains this kind of over-the-top response by the disciples?

It seems that the disciples believed, as did many others, that wealth signified God's blessing.<sup>77</sup> Ever since the days of Abraham, Solomon and Job, there was a tendency among at least some Jews to connect wealth with God's blessing in what has been called “the piety-prosperity equation.”<sup>78</sup> The basic line of thinking is that God's judgment operates primarily in this life: those who are pious, faithful, and obedient will

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<sup>77</sup> Alan P. Stanley, “The Rich Young Ruler and Salvation,” *Bibliotheca Sacra* 163, no. 649 (March 2006): 57.

<sup>78</sup> Peter H. Davids, “Rich and Poor,” ed. Joel B. Green, Scot McKnight, and I. Howard Marshall, *Dictionary of Jesus and the Gospels* (Downers Grove, IL: InterVarsity Press, 1992), 703.

be rewarded in this life while worldly misfortune will fall on the impious.<sup>79</sup> Because the rich young ruler had presumably been a respectable member of society, so the equation said, his wealth would have been seen as a reward for obedience; not something to be surrendered.<sup>80</sup> And it is this equation which is crucial for understanding Jesus' request that the rich young ruler sell all he has and give it to the poor.<sup>81</sup> In asking him to give up his wealth, Jesus was asking him to give up the very thing in which he was placing his confidence for salvation, among other things.<sup>82</sup> As Stanley clarifies, the rich young ruler giving up his wealth "is not salvation by 'works'; it is salvation by trusting completely in Jesus alone."<sup>83</sup> The rich young ruler's wealth, as a sign of God's blessing and favor, had become the basis of his confidence not only for life, but for salvation. To give it up would have been to give up the most tangible expression of his own righteousness, and this he could not do.

The piety-prosperity equation is not dead, but rather is alive and well in the various forms of the prosperity gospel movement. At the heart of the prosperity gospel is the declaration that God wants his people to become wealthier than they currently are, if they will have enough faith. Citing a Pew Forum survey,<sup>84</sup> Craig Blomberg writes: "Whether through its impact via television or whether it's because people simply want it to be true, this message [that God wants his people to become wealthier than they currently are, if they will have enough faith] is accepted by 46 percent of all American Christians...a percentage far greater than the number who actually attend churches that

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<sup>79</sup> Scobie, *The Ways of Our God*, 665.

<sup>80</sup> Craig Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Material Possessions*, New Studies in Biblical Theology 7 (Downers Grove, IL: InterVarsity Press, 1999), 139.

<sup>81</sup> Stanley, "The Rich Young Ruler and Salvation," 57.

<sup>82</sup> Stanley, "The Rich Young Ruler and Salvation," 57.

<sup>83</sup> Stanley, "The Rich Young Ruler and Salvation," 57.

<sup>84</sup> Pew Forum, *Spirit and Power: A 10-Country Survey of Pentecostals* (Washington, DC, 2006), 147.



promote such unbiblical teaching.”<sup>85</sup> Whether or not such people actually see their wealth as an outward sign of their righteousness before God as the rich young ruler seems to have is something I hope to determine through my research.

### The Parable of the Rich Fool (Luke 12:13-21) - Challenge 2: Wealth May Prevent Us from Learning Dependence

The parable of the rich fool is preceded in the text of Luke by the recording of a dispute between a man and his brother. The man asks Jesus to judge between them and to tell the man’s brother to give the man his share of the inheritance. Jesus refuses to get involved in the dispute and instead chooses to speak to the underlying spiritual issue. “Watch out and guard against all greediness, because a person’s life is not made up of the abundance of his possessions” (Luke 12:15, my translation). With two imperatives (ὁρᾶτε and φυλάσσεσθε) Jesus warns his hearers about the dangers of greediness (πλεονεξίας), which is simply desiring to have more than one’s due.<sup>86</sup> Interestingly, nothing in the man’s statement to Jesus (“tell my brother to divide the inheritance with me”) suggests that he is asking for more than his due. From his perspective, he is only asking for what actually *is* his due. The brother not present and seemingly unwilling to share may be just as guilty of πλεονεξία as the brother who asked the question.

Why does Jesus use two imperatives to warn us against falling into greediness? Because greed and covetousness are especially hard to see in ourselves and almost no one

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<sup>85</sup> Craig Blomberg, *Christians in an Age of Wealth: A Biblical Theology of Stewardship*, Biblical Theology for Life (Grand Rapids, MI: Zondervan, 2013), 23.

<sup>86</sup> William Arndt et al., eds., *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 3rd ed. (Chicago: University of Chicago Press, 2000), 824.

thinks he or she is actually guilty of it.<sup>87</sup> Tim Keller, marveling at Jesus' two-imperative warning in Luke 12:15 writes, "Think of another traditional sin that the Bible warns against—adultery. Jesus doesn't say, 'Be careful you aren't committing adultery!' He doesn't have to. When you are in bed with someone else's spouse—you know it...yet, even though it is clear that the world is filled with greed and materialism, almost no one thinks it is true of them. They are in denial."<sup>88</sup> Greediness is the kind of sin that one commits without even being aware of it, and so it is necessary for Jesus to say "watch out and guard" against this particular sin.

With a warning about the danger of greediness, Jesus then tells them the parable of the rich fool. The power in this parable is that it describes a situation that could happen to any honest person in any honest profession.<sup>89</sup> Nothing in Jesus' parable suggests that the man was doing anything unjust or evil in his production of crops. In fact, up until verse 17 the only thing the man appears to be guilty of is the very thing most of us are striving for—having a financially secure retirement in which he can relax and take it easy!<sup>90</sup> Rather than being pictured as an evil or immoral man, he is presented as a man whose fields had a bumper crop and whose newfound wealth essentially fell into his lap. It was nothing other than God's kindness and providence which blessed the man, and yet the parable teaches us that this kind of blessing can still present a significant challenge for spiritual formation.<sup>91</sup>

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<sup>87</sup> Timothy J. Keller, *Counterfeit Gods: The Empty Promises of Money, Sex, and Power, and the Only Hope That Matters* (New York: Dutton, 2009), 51–53.

<sup>88</sup> Keller, *Counterfeit Gods*, 57–58.

<sup>89</sup> Darrell L. Bock, *Luke*, Baker Exegetical Commentary on the New Testament (Grand Rapids, MI: Baker Books, 1996), 1151.

<sup>90</sup> Klyne Snodgrass, "Jesus and Money--No Place to Hide and No Easy Answers," *Word & World* 30, no. 2 (Spring 2010): 139.

<sup>91</sup> Bock, *Luke*, 1151.

The dilemma the man faces now is what to do with the excessively large yield his field has produced because he has no room left in his barns. Reasoning (διελογίζετο) with himself, he determines that the best course of action is to tear down his current storage facilities and build bigger ones capable of holding all of his stuff. In one sense, this could easily be seen as a very reasonable and even responsible thing to do. He is securing his financial future. But it is precisely this worldly prudence that makes him a fool in the eyes of Jesus.<sup>92</sup> God speaks to the man and tells him that he is a fool because this very night his soul will be taken from him and all these things he has accumulated for himself will no longer be his. Jesus concludes the parable by saying, “So is the one who lays up treasure for himself and is not rich toward God” (Luke 12:21). The rich fool is an illustration of what it looks like to lay up treasure for yourself. When he came into his sudden wealth, he used it to enrich himself rather than using it to be rich toward God. Clearly in this passage Jesus is not condemning the man for being wealthy, but for how he used his wealth: accumulating it for his own enjoyment.<sup>93</sup> It is for this that he is declared a fool.

John Schneider argues that in his actions of tearing down his barns and building bigger ones this man is “comparable to ordinary men and women who prudently invest in pension plans for those sunset years” and that the “greed and the eternal foolishness of the man are not inherent in his actions, but rather in the deeper and larger spiritual context of those actions.”<sup>94</sup> At first look, Schneider’s comments are a plausible explanation of the meaning of this text; that the parable does not condemn having a

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<sup>92</sup> Davids, “Rich and Poor,” 705.

<sup>93</sup> Craig Blomberg, *Interpreting the Parables* (Downers Grove, IL: InterVarsity Press, 1990), 267.

<sup>94</sup> John R. Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids, MI: Eerdmans, 2002), 170.

surplus but rather that it condemns the mistaken belief that having a surplus and financial security are what life is all about. The problem with Schneider's approach is that he writes as though having a huge surplus like this man did could possibly reveal anything other than a belief that a surplus and financial security are what life is all about. Regardless of what any person *says* about their vision of life, can someone do the same actions of the rich fool and actually have a different vision of what life is all about? This parable should give every reader pause. It is precisely because the rich fool has this huge surplus that we know his heart and what he believes his life is all about. Why should we read the hearts of modern hoarders of wealth any differently?

What we do with our surplus reveals much about our hearts and our vision for life. The consistent teaching of the New Testament is that if a person has more than they need as the rich fool did, the best thing to do with it is to give it to those who do not have enough. By doing so that person is making an investment in heavenly treasures.<sup>95</sup> Of course, distributing the surplus all at once is not necessarily required for careful stewardship will produce more good deeds over a long period of time than if he gave it away all at once.<sup>96</sup> But the central point is that we must not store up the surplus for ourselves.

As we have already seen, greediness is a sin that is hard to detect in ourselves and almost no one thinks they are guilty of it. It is easy enough to reason with ourselves as we build the equivalent of bigger barns that "my life is not about financial security but rather about being rich toward God." With this parable, Jesus says that it is not your words

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<sup>95</sup> Davids, "Rich and Poor," 706.

<sup>96</sup> Timothy J. Keller, *Ministries of Mercy: The Call of the Jericho Road*, 2nd ed. (Phillipsburg, NJ: P&R, 1997), 73.

which determine whether or not you are rich toward God, nor even your intentions; it is your actions. And this man's actions proved that he was laying up treasure for himself. And so apparently are evangelicals. Over the past forty years, self-identified evangelicals have given away only two to three percent of their incomes to churches and Christian organizations, and twenty percent of those same evangelical churchgoers give nothing.<sup>97</sup> Evangelicals can say we are not attempting to build bigger barns for ourselves, but these figures suggest that Ron Sider is correct when he concludes that πλεονεξία, “a striving for more and more material possessions, has become a cardinal vice for modern civilization.”<sup>98</sup>

If God calls this rich materialist who wastes his life accumulating treasures for himself a fool, it puts him in the same category as those who deny God altogether (Ps 14:1; 53:1) for he is in fact a practical atheist.<sup>99</sup> And in this we see that the rich fool does not simply represent people who are materially wealthy, but he especially represents those who take no thought of God.<sup>100</sup> Those who believe deep in their heart that they are truly independent—not only of others, but of God himself. This is at the heart of the rich man's foolishness expressed in his words of assurance to himself: “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry” (Luke 12:19).

Central to becoming a disciple of Jesus and following after him is a recognition that we are not independent but wholly dependent on God for everything. Trusting or depending on God does not mean that we have no responsibilities for we certainly do; rather it means we recognize the fragility of our own life and existence and our utter

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<sup>97</sup> Craig Blomberg, Give Until It Hurts, interview by Rob Moll, Christianity Today, December 1, 2003, 69.

<sup>98</sup> Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*, 5th ed. (Nashville, TN: Thomas Nelson, 2005), 96.

<sup>99</sup> James Montgomery Boice, *The Parables of Jesus* (Chicago: Moody Press, 1983), 104–105.

<sup>100</sup> Blomberg, *Interpreting the Parables*, 266.

powerlessness to take care of ourselves. As James writes, “Come now, you who say, ‘Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit’- yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes” (Jas 4:13-14). Douglas Moo points out that “underlying the boastful arrogance of the people [James is writing to]...is wealth.”<sup>101</sup>

Wealth gives its owner the illusion of independence and strength and in some sense the illusion is real! But the independence and strength are fleeting. At any moment it can be taken away as the rich fool discovered too late. The warning from the parable of the rich fool is clear: wealth can give a person the illusion of independence so that they live as a practical atheist without any acknowledgement of God in their everyday life. Wealth can effectively prevent a person from being rich toward God because he or she is caught up in laying up treasure for themselves.

What does it look like to be rich toward God? First of all, it looks like trusting in God rather than trusting in one’s accumulated material possessions. The fact that Luke follows up this account with an extended teaching on not being anxious about one’s sources of food and clothing, but rather to seek first the kingdom of God and trust that God will provide the rest is further evidence that this man was depending on his wealth rather than on God (Luke 12:22-34). One advantage the poor have over the rich is that God has “chosen those who are poor in the world to be rich in faith and heirs of the kingdom...” (Jas 2:5). Of course, this does not mean that the wealthy cannot be rich in faith, but it is clear that wealth creates significant challenges for being so.

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<sup>101</sup> Douglas J. Moo, *The Letter of James*, The Pillar New Testament Commentary (Grand Rapids, MI: Eerdmans, 2000), 201.

Second, being rich toward God means living a life that is commensurate with a dependence upon him to provide. Evidence of this dependence will come in the form of peace regarding material matters and a radical generosity and humility that might look foolish in the eyes of the watching world. Paul gives Timothy specific instructions for the wealthy in his congregation:

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. (1 Tim 6:17-19)

The kind of works called for here each suggest the idea of dependence on God rather than independence from him through dependence on wealth. The wealthy are first of all to be humble rather than haughty. This is an enormous challenge in any culture where wealth is so highly esteemed. It is also a challenge because as Timothy Keller states, “[a person’s own] hard work and ingenuity often are the means through which God provided material substance. They [the wealthy] may be inclined to believe that their affluence results from their own efforts.”<sup>102</sup> Yet this kind of thinking produces haughtiness which is the opposite of acknowledging that all one possesses is from God.<sup>103</sup>

The wealthy are next told not to set their hopes on their riches but rather on God. Once again this is a call to give up the independence wealth provides and instead put full trust in God himself. Following on this they are commanded to do good works, be generous, and share. Each of these activities can be evidence that a person is no longer living independently of God but rather in dependence upon him with full recognition that

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<sup>102</sup> Keller, *Ministries of Mercy*, 73.

<sup>103</sup> William D. Mounce, *Pastoral Epistles*, Word Biblical Commentary, v. 46 (Nashville, TN: Thomas Nelson, 2000), 366.

all they have is from him.<sup>104</sup> These are the kind of works which suggest that a person is living dependently on God himself.

The Parable of the Rich Fool (Luke 12:13-21) - Challenge 3: Wealth and its Acquisition, Maintenance, and Management May Distract from Matters of Faith

Continuing with the parable of the rich fool, we come to the third challenge wealth creates for spiritual formation: wealth and its acquisition, maintenance, and management may distract us from matters of faith. James Boice argues that misuse of the rich fool's wealth is not the primary reason that God calls him foolish. Rather, "the chief reason the man was foolish is that he allowed his concern for riches to eclipse the far more important concern that he should have had for his soul."<sup>105</sup> In other words, acquiring, maintaining, and managing wealth can distract the wealthy from matters of faith. Of course, this can also distract those who simply desire to get wealthy and there are plenty of biblical examples to demonstrate this fact (Gehazi, anyone?). But the rich fool is an illustration of the "deceitfulness of riches" described in the parable of the sower in which riches can choke out the seed of the gospel by filling people's thoughts and horizons and crowding out any thoughts of God and his kingdom.<sup>106</sup>

When reading the parable of the rich fool it is clear that he took no thought as to how he acquired this sudden windfall crop. He does not give any indication that God has given him this blessing and consequently he gives no thought that he ought to use it accordingly. In fact, through his repeated use of "I" and "my" he makes it clear that he is

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<sup>104</sup> Mounce, *Pastoral Epistles*, 367.

<sup>105</sup> Boice, *The Parables of Jesus*, 107.

<sup>106</sup> David Wenham, *The Parables of Jesus*, The Jesus Library (Downers Grove, IL: InterVarsity Press, 1989), 140.



not thinking about anyone but himself.<sup>107</sup> This is precisely the effect that wealth can have on a person.

In the early to mid-second century, Hermas saw several reasons why riches were an impediment to salvation. Chief among those reasons is that concern for business matters distracts one's attention away from the faith, making it very difficult for such people to grasp the teachings of the church.<sup>108</sup> It also makes them unlikely to be actively engaged in good works not only because of the distractions of wealth itself, but because of the company the wealthy tend to keep. Hermas writes of,

...those that were faithful indeed; but after acquiring wealth, and becoming distinguished amongst the heathen, they clothed themselves with great pride, and became lofty-minded, and deserted the truth, and did not cleave to the righteous, but lived with the heathen, and this way of life became more agreeable to them. They did not, however, depart from God, but remained in the faith, although not working the works of faith.<sup>109</sup>

In other words, in his view these people were saved but they were not of much use to the kingdom of God. They did not progress very far in spiritual formation.

Another illustration of the way wealth may distract from matters of faith comes from Jesus in the parable of the rich man and Lazarus in Luke 16:19-31. A rich man is described as being dressed in fine clothing and feasting sumptuously every day. And every day at his gate was a poor man named Lazarus who was covered not with fine linens, but with sores. Lazarus did not feast sumptuously every day, but longed to eat the crumbs that fell from the rich man's table. As the story goes, both men die and while Lazarus goes to Abraham's side, the unnamed rich man goes to be tormented in Hades.

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<sup>107</sup> Simon J. Kistemaker, *The Parables of Jesus* (Grand Rapids, MI: Baker Book House, 1980), 183.

<sup>108</sup> Justo L. González, *Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money* (Eugene, OR: Wipf and Stock, 1990), 97.

<sup>109</sup> Alexander Roberts and James Donaldson, eds., *Ante-Nicene Fathers: The Writings of the Fathers down to A.D. 325*, vol. 2 (Peabody, MA: Hendrickson, 1994). Sim. 8.9.1.

From his place of torment he calls out to Abraham to send Lazarus to ease his anguish by putting even a drop of water on his tongue. In response Abraham says, “Child, remember that you in your lifetime received your good things, and Lazarus in like manner received bad things; but now he is comforted here, and you are in anguish” (Luke 16:25).

Presumably the rich man was aware of Lazarus outside his gate every day, and yet in another sense he was not aware of him. Not as a person anyway. What was so damning about this situation for the rich man is not that he was rich or even that he enjoyed nice things, but rather that he was completely oblivious to the terrible suffering that was happening right outside his gate.<sup>110</sup> This is in fact at the heart of his condemnation in the parable. Kistemaker writes, “...the rich man did not deserve hellish torment for what he had done in his life on earth but for what he had failed to do. He had neglected to love God and the neighbor. He had disregarded God and his Word.”<sup>111</sup> I suggest that underlying his negligence of the more important matters of faith was his preoccupation with his wealth and the enjoyment of it.

That this remains a challenge for those who are wealthy is seen in a paper published in the *Proceedings of the National Academy of Sciences*. The researchers who wrote this paper conducted seven studies which revealed that upper-class (ie. wealthier) individuals behave more unethically than lower-class individuals.<sup>112</sup> Specifically, upper-class individuals were more likely to break the law while driving, exhibit unethical decision-making tendencies, take valued goods from others, lie in a negotiation, cheat to

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<sup>110</sup> Schneider, *The Good of Affluence*, 178.

<sup>111</sup> Kistemaker, *The Parables of Jesus*, 239.

<sup>112</sup> Paul K. Piff et al., “Higher Social Class Predicts Increased Unethical Behavior,” *Proceedings of the National Academy of Sciences* 109, no. 11 (March 13, 2012): 4086–91.

increase their chances of winning a prize, and endorse unethical behavior at work.<sup>113</sup>

“‘While having money doesn’t necessarily make anybody anything,’ Piff [one of the researchers] says, ‘the rich are way more likely to prioritize their own self-interests above the interests of other people.’”<sup>114</sup> This is certainly the case for the rich man in Jesus’ parable, and according to this recent research, appears to remain a challenge for the wealthy today.

#### The Widow’s Offering (Luke 21:1-4; Mark 12:41-44) - Challenge 4: Wealth May Inhibit Sacrificial Giving

Mark and Luke both record the story of the widow’s offering, and it is here that we encounter the fourth potential challenge wealth poses for spiritual formation. As Mark records the story, Jesus plants himself firmly in the temple across from the treasury box where worshipers were coming to give their offerings. In the temple, Mark writes that “many rich people put in much” (Mark 12:41, my translation). In striking contrast to the “many rich putting in much,” is the one poor widow (μία χήρα πτωχή) with two copper coins. Jesus watches her put both coins into the box and then declares: this one poor widow has put in more than all the rich. Why? Because the rich gave out of their overflow (περισσεύοντος) but she, out of her lack (ὑστερήσεως), put in all she had to live on.

In this story the rich and the poor are put in stark contrast. Darrell Bock writes that “Jesus is not putting down the contributions of others. Rather he is noting the

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<sup>113</sup> Piff et al., “Higher Social Class Predicts Increased Unethical Behavior.”

<sup>114</sup> Lisa Miller, “The Money-Empathy Gap,” *NYMag.com*, July 1, 2012, <http://nymag.com/news/features/money-brain-2012-7/> (accessed December 22, 2013).

woman's great contribution, despite the gift's small size..."<sup>115</sup> While the main emphasis is certainly on the positive example of the widow's offering, it is impossible to exclude the giving of the wealthy as a foil.<sup>116</sup> Contrary to Bock's point, her sacrificial offering and Jesus' praise of it, as compared to the rich who contributed out of their abundance, is most certainly a putdown of their giving. Perhaps the key lesson from the text as interpreted by many down through the ages is that it is not about how much one gives, but rather how much one sacrifices.<sup>117</sup> In her case, she gives absolutely everything in her service to the temple and becomes a prolepsis of Christ's own total self-giving for the sake of the church.<sup>118</sup> By contrast, the rich give much but the sacrifice is insignificant.

Herein lies the challenge for the spiritual formation of the wealthy: while they may be able to give enormous sums of money, the kind of giving Jesus loves is sacrificial. Some might argue that all giving is sacrificial. But this text makes a clear delineation between giving out of one's abundance and giving out of one's need. The wealthy give from their abundance, or even their overflow.<sup>119</sup> The widow actually sacrifices what is necessary for life.<sup>120</sup> The assessment is that her giving is superior. Her sacrifice required surrender.

According to research published by Bank of America in collaboration with The Center on Philanthropy at Indiana University, median giving as a percentage of

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<sup>115</sup> Bock, *Luke*, 1647.

<sup>116</sup> Geoffrey Smith, "A Closer Look at the Widow's Offering: Mark 12:41-44," *Journal of the Evangelical Theological Society* 40, no. 1 (March 1997): 27-36.

<sup>117</sup> Blomberg, *Christians in an Age of Wealth*, 108.

<sup>118</sup> Mario DiCiccio, "What Can One Give in Exchange for One's Life? A Narrative-Critical Study of the Widow and Her Offering, Mark 12:41-44," *Currents in Theology and Mission* 25, no. 6 (December 1998): 442.

<sup>119</sup> Arndt et al., *BDAG*, 805.

<sup>120</sup> William L. Lane, *The Gospel according to Mark: The English Text with Introduction, Exposition, and Notes*, The New International Commentary on the New Testament (Grand Rapids, MI: Eerdmans, 1974), 443.

household income among those with an income greater than two hundred thousand was 3.1 percent in 2011.<sup>121</sup> Among households whose net worth (excluding the value of their home) is over twenty million dollars, the average contribution amount in 2011 was \$335,638, or roughly 1.7 percent of their total net worth.<sup>122</sup> Giving away \$335,638 is no small thing, but it is not a sacrifice in the sense portrayed in the story of the widow. According to this study, average giving as a percentage of income among those with annual incomes from two hundred thousand to greater than two million was 8.7 percent. In one sense, a person with a two million dollar income and a person with a twenty thousand dollar income both giving 8.7 percent sounds like equal sacrifice. But in the case of the person making two million, giving only 8.7 percent of their income still enables them not only to be rich, but also to live richly.<sup>123</sup>

Warren Buffett, consistently one of the wealthiest men in the world, recognizes that sacrifices cannot be measured by percentages. In his pledge to give away 99 percent of his fortune, he writes:

More than 99% of my wealth will go to philanthropy during my lifetime or at death. Measured by dollars, this commitment is large. In a comparative sense, though, many individuals give more to others every day. Millions of people who regularly contribute to churches, schools, and other organizations thereby relinquish the use of funds that would otherwise benefit their own families. The dollars these people drop into a collection plate or give to United Way mean forgone movies, dinners out, or other personal pleasures. In contrast, my family and I will give up nothing we need or want by fulfilling this 99% pledge.<sup>124</sup>

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<sup>121</sup> Bank of America and The Center on Philanthropy at Indiana University, *The 2012 Bank of America Study of High Net Worth Philanthropy: Issues Driving Charitable Activities Among Wealthy Households*, November 2012, 21, [http://www.philanthropy.iupui.edu/files/research/2012\\_bank\\_of\\_america\\_study\\_of\\_high\\_net\\_worth\\_philanthropy.pdf](http://www.philanthropy.iupui.edu/files/research/2012_bank_of_america_study_of_high_net_worth_philanthropy.pdf) (accessed January 1, 2014).

<sup>122</sup> Bank of America and The Center on Philanthropy at Indiana University, *The 2012 Bank of America Study of High Net Worth Philanthropy*, 23.

<sup>123</sup> Keller, *Ministries of Mercy*, 73.

<sup>124</sup> Warren Buffett, "My Philanthropic Pledge," *CNNMoney*, June 16, 2010, [http://money.cnn.com/2010/06/15/news/newsmakers/Warren\\_Buffett\\_Pledge\\_Letter.fortune/index.htm](http://money.cnn.com/2010/06/15/news/newsmakers/Warren_Buffett_Pledge_Letter.fortune/index.htm) (accessed January 1, 2014).

He goes on to say explicitly again, “This pledge will leave my lifestyle untouched and that of my children as well.”<sup>125</sup> This is a stunning and admirable admission, and certainly an admirable act. But is it sacrificial if it does not touch one’s lifestyle? No, this is more like the wealthy giving out of their abundance or overflow.

In order to counter this effect and to give in a way that is truly sacrificial, some people have determined to live at the median household income level and to give away everything they make over that amount.<sup>126</sup> At least for those who make something above the median income level, this would certainly entail sacrifice as it would change one’s lifestyle and the greater one’s income, the greater the sacrifice would be. So while those choosing to limit themselves this way may be rich based on their income, they are not living richly in their lifestyle, unless one believes that living at the U.S. median income level is living richly. The more one has in terms of riches, the greater the sacrifice to not live richly. Therefore, the wealthier one is, the greater the challenge for true sacrificial giving.

#### Sermon on the Mount (Matthew 6:19-24) - Challenge 5: Wealth Promises to Satisfy the Deepest Desires of the Heart

The fifth challenge wealth creates for spiritual formation is revealed in Jesus’ Sermon on the Mount. There he explicitly forbids storing up treasures on earth, and commands the storing up of treasures in heaven: “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves

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<sup>125</sup> Buffett, “My Philanthropic Pledge.”

<sup>126</sup> Caroline Preston, “Giving Until It Hurts,” *Chronicle of Philanthropy* 22, no. 18 (September 23, 2010).

do not break in and steal. For where your treasure is, there your heart will be also” (Matt 6:19-21). Carl Bridges defines “treasures on earth” as anything that can be consumed, torn up, or taken away.<sup>127</sup> If what a disciple is storing up can be consumed, torn up, or taken away, that disciple needs to redirect their heart to something else.<sup>128</sup> Treasure on earth in this sense could extend to any number of things, but Jesus’ main focus here is on material wealth.<sup>129</sup> Craig Blomberg argues that when Jesus says “do not lay up for yourselves treasures on earth” he is not prohibiting *all* saving, but rather “unused accumulation.”<sup>130</sup> Having said that, one must be on guard against any accumulation for it is very easy to justify saving up more than is needed with the thought that it might be used “someday.”

While it is the natural human tendency to accumulate material possessions here on earth, Jesus gives a very compelling reason for not doing so: our hearts will be attached to whatever we store up.<sup>131</sup> We become attached to what we invest in, and what we invest in, we may already be attached to. Our treasure reveals our hearts.<sup>132</sup> In fact, what we treasure reveals not only our hearts, but what we are trusting in to provide us with the deepest desires of our hearts: identity and acceptance, security and comfort, and power and influence. In this sense, the accumulation of possessions is nothing short of idolatry and it leads directly into slavery to those possessions. Because we look to our treasured possessions for our significance and sense of security, we absolutely *have* to have these

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<sup>127</sup> Carl B. Bridges, “The Evil Eye in the Sermon on the Mount,” *Stone-Campbell Journal* 4 (March 1, 2001): 77.

<sup>128</sup> Bridges, “The Evil Eye in the Sermon on the Mount,” 77.

<sup>129</sup> David Martyn Lloyd-Jones, *Studies in the Sermon on the Mount*, vol. 2 (Grand Rapids, MI: Eerdmans, 1959), 80.

<sup>130</sup> Blomberg, *Neither Poverty nor Riches*, 131.

<sup>131</sup> Robert H. Mounce, *Matthew*, New International Biblical Commentary (Peabody, MA: Hendrickson, 1995), 59.

<sup>132</sup> R. T. France, *The Gospel of Matthew*, The New International Commentary on the New Testament (Grand Rapids, MI: Eerdmans, 2007), 259–260.

things and that makes us a slave to them.<sup>133</sup> This is exactly what Paul warns the rich about: “As for the rich in this present age, charge them not to...set their hopes on the uncertainty of riches, but on God...” (1 Tim 6:17). When the wealthy do set their hope on riches and put their trust in earthly treasure as a god, they wander away from the true faith (1 Tim 6:10). Hanging on to accumulated treasures on earth without putting hope and trust in them to satisfy the deepest desires of one’s heart must be very difficult. Thus, as we saw earlier, the rich young ruler could not have treasure in heaven until he gave up his treasure on earth.

Tim Keller makes the important argument that it is not so much wealth itself that is the problem, but rather what wealth promises its owner which makes it so difficult not to serve. Wealth itself is what he calls a “surface idol” through which our “deep idols” seek fulfillment.<sup>134</sup> Deep idols are the things we use wealth to attain. Keller writes:

Sin in our hearts affects our basic motivational drives so they become idolatrous, ‘deep idols.’ Some people are strongly motivated by a desire for influence and power, while others are more excited by approval and appreciation. Some want emotional and physical comfort more than anything else, while still others want security, the control of their environment. People with the deep idol of power do not mind being unpopular in order to gain influence. People who are most motivated by approval are the opposite—they will gladly lose power and control as long as everyone thinks well of them. Each deep idol—power, approval, comfort, or control—generates a different set of fears and a different set of hopes.<sup>135</sup>

Therefore, when wealth becomes the way by which we get the “deeper” idols we desperately desire—whether it is security, power, identity or something else—it is difficult if not impossible to resist its enslaving power. And lest we think that it is

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<sup>133</sup> Keller, *Counterfeit Gods*, 57.

<sup>134</sup> Keller, *Counterfeit Gods*, 65.

<sup>135</sup> Keller, *Counterfeit Gods*, 64–65.



obvious by their spending who those people are that are enslaved to wealth's power,

Keller reveals that it is more complicated than that:

Some people want lots of money as a way to control their world and life. Such people usually don't spend much money and live very modestly. They keep it all safely saved and invested, so they can feel completely secure in the world. Others want money for access to social circles and to make themselves beautiful and attractive. These people *do* spend their money on themselves in lavish ways...In every case, money functions as an idol and yet, because of various deep idols, it results in very different patterns of behavior.<sup>136</sup>

So depending on what the deepest desires of one's heart are—identity and acceptance, security and comfort, power and influence—patterns of behavior may vary.

What makes wealth such a powerful obstacle in the path of salvation and spiritual formation is the fact that in many ways it appears to deliver on its promises to satisfy the deepest desires of our hearts. Take for example the desire for comfort and security. Who would argue that wealth does not make one more comfortable than poverty, or that a person with no money saved for retirement is as secure as a person with a large nest egg? Money also provides significant security against catastrophic events whether they are related to the economy, legal justice, or personal health.

And consider the desire for identity and acceptance. In many cases, having wealth will ensure that at some level you will be accepted by many different types of people. When you come to any relationship with money, you bring something to the table that is desirable in most instances. Thus in the Bible we find numerous warnings about showing partiality to the rich because of what they can bring to a relationship (e.g. Deut 16:19; Jas 2:9). Additionally, the church itself is often full of flatterers who will make it even harder for the wealthy not to take their sense of identity from their wealth. The second-century theologian Clement of Alexandria wrote in his treatise *Quis dives salvetur?* that,

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<sup>136</sup> Keller, *Counterfeit Gods*, 65.

...although wealth is of itself sufficient to puff up and corrupt the souls of its possessors, and to turn them from the path by which salvation is to be attained, they [flatterers] stupefy them [the rich] still more, by inflating the minds of the rich with the pleasures of extravagant praises, and by making them utterly despise all things except wealth, on account of which they are admired.<sup>137</sup>

At some level, wealth does provide a sense of identity and acceptance which is real and meaningful, and herein lies the power of money as a master.

Consider also the desire for power and influence. In a fascinating paper entitled “The Impact of Wealth on Prestige and Dominance Rank Relationships,” researchers have used a framework that takes an explicitly evolutionary approach to understanding human social rank dynamics.<sup>138</sup> According to this framework, rank is achieved through a combination of prestige and dominance.<sup>139</sup> Prestige induces people to give rank freely to worthy recipients on the basis of a person’s skills and knowledge, while dominance coercively forces people to give rank based on a person’s ability to invoke fear and intimidation.<sup>140</sup>

The researchers of this article argue that wealth promotes one’s rank (or power and influence) in society through both prestige and dominance. On the one hand, wealth is a symbol of accumulated success and is a cue to others in society that prestige should be given to its possessor.<sup>141</sup> On the other hand, wealth gives dominance in that it “affords the opportunity to employ others for their services and/or buy their goods, creating formal power differentials...and asymmetric control over rewards and punishment, which can be

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<sup>137</sup> Quoted in González, *Faith and Wealth*, 112.

<sup>138</sup> Joey T. Cheng and Jessica L. Tracy, “The Impact of Wealth on Prestige and Dominance Rank Relationships,” *Psychological Inquiry* 24 (2013): 102–8.

<sup>139</sup> Cheng and Tracy, “The Impact of Wealth on Prestige and Dominance Rank Relationships,” 102.

<sup>140</sup> Cheng and Tracy, “The Impact of Wealth on Prestige and Dominance Rank Relationships,” 102.

<sup>141</sup> Cheng and Tracy, “The Impact of Wealth on Prestige and Dominance Rank Relationships,” 105.

used to elicit fear and evoke subordination.”<sup>142</sup> Thus through both prestige and dominance wealth serves to increase one’s rank and influence in society.

A fascinating example of this today is found in the effort to restore Saint Patrick’s Cathedral in New York, a project being spearheaded by billionaire Ken Langone. Langone recently reported to CNBC that one potential seven figure donor is hesitant to give in light of recent critical comments Pope Francis made about market economies.<sup>143</sup> Regardless of the content of the pope’s criticisms, what is interesting is the fact that a wealthy donor is attempting to influence the pope himself with his money (and more specifically through his veiled threats not to give it). He is attempting to elicit fear and evoke subordination by threatening to withhold funds to restore a church if the pope’s message does not conform to his views.

It is important to note that wealthy individuals may not want this power and influence, but they get it regardless of their desires. Perhaps more often than not though, this power and influence is exactly what they want.<sup>144</sup> This helps to understand why it was so difficult for the rich young ruler to walk away from his wealth to follow Jesus. Following after Jesus means not only letting go of wealth, but letting go of the power, influence, security, and identity it promises to give.

Returning to Jesus’ teaching in the Sermon on the Mount, we come to that enigmatic section in which he compares the eye to a lamp: “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how

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<sup>142</sup> Cheng and Tracy, “The Impact of Wealth on Prestige and Dominance Rank Relationships,” 106.

<sup>143</sup> Michelle Caruso-Cabrera, “Pope’s Sharp Words Make a Wealthy Donor Hesitate,” *CNBC.com*, December 30, 2013, <http://www.cnbc.com/id/101302230> (accessed January 2, 2014).

<sup>144</sup> Michael Anft, “More Than Ever, Money Is Power in Nonprofits and Politics,” *Chronicle of Philanthropy* 26, no. 13 (May 22, 2014): 8.

great is the darkness” (Matt 6:22-23)! Scholars have wrestled with the meaning of this text for ages. At the center of the debate are the words ἀπλοῦς and πονηρὸς as adjectives modifying the word ὀφθαλμός. A proper interpretation needs to take account not only of the words themselves, but the context in which they come. The word ἀπλοῦς in most cases refers to someone being motivated by singleness of purpose.<sup>145</sup> The word πονηρὸς simply means “evil,” but the phrase “evil eye” is a Semitic metaphor for greediness.<sup>146</sup> Since ἀπλοῦς is being set against πονηρὸς (evil eye in the sense of greediness) in this particular context it makes sense to interpret ἀπλοῦς in the sense of “generous” which is arguably its meaning in other places (cf. Rom 12:8; Jas 1:5).<sup>147</sup> In this way then Jesus is saying that a generous spirit brings health and wholeness to a person whereas a greedy spirit prevents a person from seeing life clearly.<sup>148</sup> This interpretation makes good sense in light of what has preceded it contextually in the discussion of being careful about what sort of treasure one’s heart is attached to.

But if we interpret ἀπλοῦς in its more usual sense of single-mindedness of purpose, it makes an excellent transition into the next section of the Sermon on the Mount. Scholars have been inclined to take an “either-or” approach to the meaning of Matthew 6:22-23 (either the generosity interpretation or the single-mindedness interpretation). But Carl Bridges argues we need not choose one or the other, but rather we should see here a brilliant “word play” that serves as a transition between these two sections.<sup>149</sup> Here is how he describes this transition functioning:

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<sup>145</sup> Arndt et al., *BDAG*, 104.

<sup>146</sup> Mounce, *Matthew*, 60.

<sup>147</sup> Mounce, *Matthew*, 60.

<sup>148</sup> Mounce, *Matthew*, 60.

<sup>149</sup> Bridges, “The Evil Eye in the Sermon on the Mount,” 72.

First, Jesus urges his followers to ‘store up treasure in heaven’ (6:19-21), presumably by showing generosity to the poor. Then, he elaborates on the theme of generosity by contrasting the ‘good eye’ (ἀπλοῦς, meaning ‘generous’) with the ‘evil eye’ (6:22-23). Finally, he describes the single-minded devotion to God that characterizes one who prioritizes God over wealth (ἀπλοῦς, meaning ‘single’ in 6:22-23, followed by the ‘two masters’ saying in 6:24). If this reading represents Jesus’ intent, the meaning of ἀπλοῦς ‘turns on a dime’ to connect 6:22-23 with the preceding context in one of its meanings, and with the following context in another.<sup>150</sup>

In light of this discussion, the effect of Jesus’ words is that a disposition of ongoing accumulation of money or things rather than a disposition of generosity, will fill one’s heart up with darkness and reveal that one is not a single-minded follower of Christ.

Bringing this case for single-minded devotion to a close, Jesus comes out and says explicitly, “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money” (Matt 6:24). Initially one might be inclined to argue with Jesus on this point. People serve two masters all the time either by working multiple part-time jobs or even by “moonlighting.”<sup>151</sup> Because of this kind of confusion it is important to give full weight to the verb Jesus uses here which is “to slave”<sup>152</sup> (δουλεύειν).

A slave does not serve two masters, but rather he or she is wholly owned by the person who purchased him or her.<sup>153</sup> France writes that, “It is that total commitment which Jesus uses to illustrate the demands of God’s kingship and to show the impossibility of combining those demands with the pursuit of ‘mammon.’”<sup>154</sup> One’s devotion must be single and it will be single: either God or money. It cannot be both as is illustrated in the passages already examined: the rich young ruler, the rich man and

<sup>150</sup> Bridges, “The Evil Eye in the Sermon on the Mount,” 71–72.

<sup>151</sup> France, *The Gospel of Matthew*, 262.

<sup>152</sup> Arndt et al., *BDAG*, 259.

<sup>153</sup> France, *The Gospel of Matthew*, 262.

<sup>154</sup> France, *The Gospel of Matthew*, 262.

Lazarus, Zacchaeus, and the rich fool.<sup>155</sup> Anyone who attempts to live with a divided allegiance has in fact already given their allegiance to money.<sup>156</sup>

To sum up then, those who have accumulated much treasure on earth (wealth) will have a very difficult time not being a slave to it because wealth promises, and even delivers, so much.

### **Conclusion**

God created man in his own image, to represent and reflect him in his primary relationships. After the fall, man was corrupted in both his being and his relationships. Through the atoning work of Christ, believers are reconciled to God and experience reconciliation with themselves, with others, and with creation. They also participate in bringing reconciliation to others. Spiritual formation describes that God initiated process wherein the whole person is both actively and passively re-formed to uniquely reflect and represent the Triune God through a Spirit-filled life in his or her relationships to God, self, others, and creation, as he or she awaits and participates in the reconciliation of all things. It serves as the bridge between where people are because of sin, and where they one day will be because of the work of Christ. Wealth presents significant challenges for spiritual formation. The following are five potential ways wealth may hinder spiritual formation: Challenge 1: Wealth May Be a Hindrance to Trusting in Christ's Righteousness Alone for Salvation; Challenge 2: Wealth May Prevent Learning Dependence; Challenge 3: Wealth and its Acquisition, Maintenance, and Management

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<sup>155</sup> Davids, "Rich and Poor," 705.

<sup>156</sup> John R. W. Stott, *The Message of the Sermon on the Mount (Matthew 5-7): Christian Counter-Culture, The Bible Speaks Today* (Downers Grove, IL: InterVarsity Press, 1985), 158.

May Distract from Matters of Faith; Challenge 4: Wealth May Inhibit Sacrificial Giving;

Challenge 5: Wealth Promises to Satisfy the Deepest Desires of the Heart.

## CHAPTER THREE

### LITERATURE REVIEW

#### **Introduction**

In this chapter I will survey two bodies of literature: the first related to spiritual formation in general and the second related to the challenges of wealth in the life of the Christian. This chapter of the thesis will serve as a bridge between chapter two and chapter four. As to the former, this chapter explores in more detail the literature that had the most impact on shaping my definition of spiritual formation presented in chapter two. As to the latter, I will consider the literature that has had the biggest impact on my understanding of how wealth may hinder spiritual formation. For the first section of this chapter, I will bring six authors and their works into conversation on the broader topic of spiritual formation. For the second section, I will give a brief introduction to six other works that I will be discussing in order to provide a context for the discussion that ensues.

#### **The Literature Speaks Concerning Spiritual Formation**

Spiritual theology is most simply defined as the “systematic reflection and formalization”<sup>1</sup> of a lived spirituality. And what is spirituality? One could define spirituality in the way Alistair McGrath does: “Spirituality concerns the quest for a fulfilled and authentic religious life, involving the bringing together of the ideas distinctive of that religion and the whole experience of living on the basis of and within

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<sup>1</sup> Simon Chan, *Spiritual Theology: A Systematic Study of the Christian Life* (Downers Grove, IL: InterVarsity Press, 1998), 16.



the scope of that religion.”<sup>2</sup> In other words, spirituality is taking the ideas of one’s religion and seeking to incorporate them into every aspect of life. McGrath defines spirituality even more simply as “the outworking in real life of a person’s religious faith—what a person *does* with what they believe.”<sup>3</sup> Spirituality is not primarily a matter of what one knows, but how one lives out what one knows. Eugene Peterson adds, “Living, living fully and well, is at the heart of all serious spirituality.”<sup>4</sup> Both authors agree that spirituality is about how a person lives out something that otherwise cannot be seen. Spirituality is about an invisible spiritual theology being incarnated in a visible human life. Spirituality is where spiritual theology encounters reality.

It follows then that spiritual formation describes the process by which a particular spiritual theology forms some part of the person. Indeed, Dallas Willard defines spiritual formation as “the process by which the human spirit or will is given a definite form or character.”<sup>5</sup> While spirituality is spiritual theology lived out visibly, spiritual formation describes the process of a spiritual theology being applied to an invisible place inside a person. And having already said the spirituality is where theology encounters the outside world, it is in the outside world and the everyday events of life where spiritual formation primarily occurs.<sup>6</sup>

Having defined spirituality, spiritual theology, and spiritual formation in a broader sense, we now turn to the question of what is distinctive about a Christian understanding of these terms. Christian spiritual theology is an attempt to “address the lived experience

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<sup>2</sup> Alister E. McGrath, *Christian Spirituality: An Introduction* (Malden, MA: Blackwell, 1999), 2.

<sup>3</sup> McGrath, *Christian Spirituality*, 2.

<sup>4</sup> Eugene H. Peterson, *Christ Plays in Ten Thousand Places: A Conversation in Spiritual Theology* (Grand Rapids, MI: Eerdmans, 2005), 29.

<sup>5</sup> Dallas Willard, *Renovation of the Heart: Putting on the Character of Christ* (Colorado Springs, CO: NavPress, 2002), 19.

<sup>6</sup> James C. Wilhoit, *Spiritual Formation as If the Church Mattered: Growing in Christ through Community* (Grand Rapids, MI: Baker Academic, 2008), 38.

revealed in our Holy Scriptures and the rich understandings and practices of our ancestors as we work this experience out in our contemporary world...”<sup>7</sup> It is concerned with understanding spiritual growth from beginning to the end in light of biblical and other data.<sup>8</sup>

Christian spiritual formation is to be distinguished from other areas of Christian theology with which it can be easily confused, namely practical and systematic theology. It differs from systematic theology in that while systematic theology is focused on the concepts and rational formulations of the Christian life, spiritual theology focuses on the actual lived experience behind those formulations.<sup>9</sup> Furthermore, it differs from practical theology in that while spiritual theology addresses life in relationship to God, practical theology is concerned with applying theology practically through action in the world.<sup>10</sup>

Eugene Peterson does not want to see spiritual theology being treated as just one more theological discipline however.<sup>11</sup> Rather, “spiritual” and “theology” must always be kept together. Spiritual without the backbone of theology and theology without the fleshed expression of spirituality in real life both fall short of God’s design. Theology’s role might best be described as the skeleton around which spirituality grows flesh.<sup>12</sup> It should go without saying then that one’s spirituality is going to be shaped by one’s theology, and that within Christianity itself the many variations of theology are going to be reflected in the many variations of spirituality.<sup>13</sup> But however unique the various streams of Christian tradition are, any spiritual theology that calls itself Christian “is a

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<sup>7</sup> Peterson, *Christ Plays in Ten Thousand Places*, 5.

<sup>8</sup> Chan, *Spiritual Theology*, 18.

<sup>9</sup> Chan, *Spiritual Theology*, 19.

<sup>10</sup> Chan, *Spiritual Theology*, 19.

<sup>11</sup> Peterson, *Christ Plays in Ten Thousand Places*, 6.

<sup>12</sup> McGrath, *Christian Spirituality*, 28.

<sup>13</sup> McGrath, *Christian Spirituality*, 12.

cultivated disposition to *live* theology, to live everything that God reveals to us in Scripture and Jesus and then live it in the neighborhood, in *our* neighborhood.”<sup>14</sup>

Finally we come to Christian spiritual formation. If spiritual formation refers to a spiritual theology being applied to the invisible inner person as I argue above, then Christian spiritual formation is the application of a specifically Christian spiritual theology to the inner person. The result of this process of applying Christian spiritual theology to the inward being is that the inner world of the human self becomes like the inner being of Christ himself.<sup>15</sup> Even more specifically, the heart of Christian spiritual formation is to “teach and train people to follow the wisdom and instructions of Christ through the enabling power of his grace.”<sup>16</sup> What makes Christian spiritual formation explicitly Christian is the fact that Christlikeness is the goal and Christ’s grace is the means. The result of Christian spiritual formation is that a Christian becomes like Christ from the inside out, so that the deeds of Christ naturally arise out of that person.<sup>17</sup>

Now this emphasis on the inside out nature of change in Christian spiritual formation is an important one. Alister McGrath writes, “Christianity recognizes a distinction between the formal outward observance of certain religious duties (such as going to church) and the internal appropriation of faith.”<sup>18</sup> This is certainly true. But then he goes on to say that there “need be no tension between an inwardly appropriated faith and its external observance, in that the latter naturally leads to the former.”<sup>19</sup> This statement is problematic because it suggests that if one does the externals of religion,

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<sup>14</sup> Peterson, *Christ Plays in Ten Thousand Places*, 339.

<sup>15</sup> Willard, *Renovation of the Heart*, 22.

<sup>16</sup> Wilhoit, *Spiritual Formation as If the Church Mattered*, 39.

<sup>17</sup> Richard J. Foster, *Life with God: Reading the Bible for Spiritual Transformation*, 1st ed. (New York: HarperOne, 2008), 96.

<sup>18</sup> McGrath, *Christian Spirituality*, 99.

<sup>19</sup> McGrath, *Christian Spirituality*, 99.

then the internal reality will follow. Sometimes, this is the case but it is not “naturally” so. He does go on to clarify that throughout the Scriptures there is an emphasis on the need for an internal transformation by the Holy Spirit’s work, but this point cannot be overstated.

Dallas Willard recognizes that focusing on the external manifestation of Christlikeness will actually short-circuit the process of spiritual formation leading only to dead works and self-righteousness.<sup>20</sup> Instead, Christians must somehow address and work on the inner person. But this inner person cannot be seen or touched. It cannot be modified in the same way that we can modify our external behaviors. So how does a Christian change on the inside? According to McGrath, the Christian tradition has taken three major approaches.<sup>21</sup> First, some have said that spiritual development is primarily a human achievement. The problem with this approach is that it does not take seriously enough the extent of humanity’s corruption by sin. In fact, Simon Chan<sup>22</sup> and James Wilhoit<sup>23</sup> are the only authors among the six I reference to give sin the kind of extended treatment necessary to express the desperate nature of humanity’s condition.

A second approach taken by some is to say that spiritual development results from the grace of God acting upon an essentially passive human nature. Some might take Eugene Peterson to be saying this when he writes that spiritual formation is primarily a work of the Spirit who forms the resurrection life of Jesus in us.<sup>24</sup> From the rest of his work it is clear that he understands the importance of the human side of the equation, but this comment by itself does seem to remove, or at least significantly downplay man’s

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<sup>20</sup> Willard, *Renovation of the Heart*, 23.

<sup>21</sup> McGrath, *Christian Spirituality*, 44.

<sup>22</sup> Chan, *Spiritual Theology*, 56–76.

<sup>23</sup> Wilhoit, *Spiritual Formation as If the Church Mattered*, 57–80.

<sup>24</sup> Peterson, *Christ Plays in Ten Thousand Places*, 237.

responsibility. The problem with this view is that it does not esteem highly enough the honor God has placed upon humanity to make responsible decisions that have an impact on reality.

The third major position McGrath defines is that spiritual development results from human action in cooperation with the grace of God. Again, Willard provides clarity: “[W]e must understand that spiritual formation is not only formation *of* the spirit or inner being of the individual...it is also formation *by* the Spirit of God and by the spiritual riches of Christ’s continuing incarnation in his people...”<sup>25</sup> This point is key and is made by each one of the authors in one way or another, but Chan expresses it particularly well: “We need a concept of grace as God’s unmerited favor to undeserving sinners or the cultivation of virtues will be reduced to mere moralism...On the other hand, grace must also be understood as an empowering gift, or we cannot hope to develop any meaningful human response.”<sup>26</sup> Christian spiritual formation is both a work of man himself, and also of God. It does not happen without the cooperation of both parties.

But how does one understand the relationship between God’s part and humanity’s part in this process? How can a person participate in this and actually work on his or her inner person and develop virtues such as humility, love, and a gentle spirit? Here Richard Foster’s principle of indirection is very helpful as I applied it in chapter two. Foster argues that Christians cannot make themselves into the kind of people who live fully alive to God simply by exerting direct effort. This is God’s work in them. Only God can

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<sup>25</sup> Willard, *Renovation of the Heart*, 24.

<sup>26</sup> Chan, *Spiritual Theology*, 83.

incline their hearts toward him and reprogram their deeply ingrained sin patterns into patterns of righteousness.<sup>27</sup> The Christian's part is to practice the spiritual disciplines.<sup>28</sup>

Foster defines a spiritual discipline as “an intentionally directed action by which we do what we can do in order to receive from God the ability (or power) to do what we cannot do by direct effort.”<sup>29</sup> And so when a person engages in the spiritual disciplines, he or she is seeking the kingdom of God through “indirection.”<sup>30</sup> A Christian ultimately cannot produce the outcome he or she is seeking, for only God can do that. But the Christian is entering into a relational life with God through the disciplines to create the space in which God chooses to do his work in his people.

As an example of how this principle of indirection actually works, imagine someone wants to overcome their feelings of pride. Foster suggests that rather than trying to overcome pride by attacking his or her reasons for feeling proud, he or she should undertake the disciplines of service.<sup>31</sup> Likewise, and more relevantly to my thesis-project, if greed is the issue then practicing the disciplines of simplicity and giving will undercut the power of greed in a person's life.<sup>32</sup> In short, a person can address his or her vices by considering their opposite virtues and practicing the disciplines that will train him or her in those virtues.<sup>33</sup>

The only problem with this view is that Christians *do* need to address their reasons for feeling proud and greedy. And they need to repent of these reasons. Foster's approach leaves too much up to the human will. He simply assumes that a person will be

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<sup>27</sup> Foster, *Life with God*, 16.

<sup>28</sup> Wilhoit, *Spiritual Formation as If the Church Mattered*, 39.

<sup>29</sup> Foster, *Life with God*, 16.

<sup>30</sup> Foster, *Life with God*, 15.

<sup>31</sup> Foster, *Life with God*, 156.

<sup>32</sup> Foster, *Life with God*, 157.

<sup>33</sup> Foster, *Life with God*, 157.

willing to practice the disciplines of simplicity even though greed is that person's struggle. But as Wilhoit points out, "To be broken is recognizing that we face problems we cannot overcome by willpower alone."<sup>34</sup> Chan gets it right when he says, "We need more than an elaborate ascetical program; we need conviction concerning what God has done for the world and its sinful creatures. Only then will we have the spiritual resources to overcome..."<sup>35</sup> To truly change a person needs a broken heart that is constantly going back and repenting and believing the gospel again.

Once a person believes the gospel at the place of their sin, the place of their unbelief, then he or she can begin to practice the discipline of simplicity with a heart that is actually ready to be shaped by it. He or she can continue to practice this discipline as well to keep a good check on his or her heart. If he or she finds himself or herself being tight-fisted, not wanting to give or share, he or she needs to go back and consider why. Fundamentally, the reason a person is not willing to share is going to be that he or she does not believe some aspect of the gospel. As Wilhoit concludes, "All our spiritual problems come from a failure to apply the gospel."<sup>36</sup> Therefore, a person should apply this gospel-centered approach to all of the issues of the human heart.

The problem with Foster's approach, and I think to some degree with Willard's as well, is that neither of them make sense of the cross. Humanity's fundamental problem is one which training could not fix or else God would have sent a training manual. But people did not need a training manual, and the Bible is not one. It is the story of a God who comes to rescue his people through establishing a covenant of grace with them, through succeeding where they failed and then bearing the consequence of their failure in

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<sup>34</sup> Wilhoit, *Spiritual Formation as If the Church Mattered*, 70.

<sup>35</sup> Chan, *Spiritual Theology*, 76.

<sup>36</sup> Wilhoit, *Spiritual Formation as If the Church Mattered*, 32.

himself. He then rose again to new life, to which Christians are mysteriously joined by the work of the Holy Spirit so that we too can live a new life, a resurrection life, right here and right now. And that same gospel grace which saves believers, is the gospel grace that is working in them to train them to renounce ungodliness and to take on more and more the character of Christ. Indeed, to become truly human. The disciplines and the principle of indirection are a part of that process, but ongoing repentance and renewed faith in the gospel are the central pieces. James Wilhoit emphasizes this point: “The gospel must permeate any program of Christian spiritual formation. Returning to the cross in awareness of our sin, rebellion, and brokenness is the bedrock of spiritual formation.”<sup>37</sup>

One point of contention I have with Chan about the goal of transformation is that he writes that “being a Christian is more than being human.”<sup>38</sup> In context, Chan is arguing that when we talk about Christian spiritual formation we are not simply talking about moral development, but about the foundational truths of Christ’s life, death, and resurrection as the key components of this story that bring about radical transformation in us. But he words the sentence in such a way that I cannot ignore it. Being a Christian is *not* more than being human. In fact, I would argue that being a Christian is precisely what it means to truly be human! To be a human is to reflect the image of God perfectly as Adam and Eve did at the beginning. Jesus himself was more human than we are! To be a Christian is to be a person who is progressively becoming more and more human as sin is put to death and righteousness comes to life. Peterson agrees and writes that the Biblical way of transformation is not to present us with a moral code that we must live up to, but

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<sup>37</sup> Wilhoit, *Spiritual Formation as If the Church Mattered*, 26–27.

<sup>38</sup> Chan, *Spiritual Theology*, 61.



instead to present us with a story that takes place in real life with real people and then to invite us, “Live into this. This is what it looks like to be human. This is what is involved in entering and maturing as human beings.”<sup>39</sup>

I have been interested to see how wealth can prevent a person from entering into the fullness of what it means to be human. Can a person have wealth and be a person who is becoming like Christ? If so, in what ways might wealth short-circuit that process whereby a person becomes more and more like the most truly human person to have ever lived? Finally, are there any ways to overcome these obstacles to the process of Christian spiritual formation? My investigation of the literature related to wealth in the next section, and my research interviews in chapter four are attempts to find answers to these questions.

### **A Brief Survey of the Literature Related to Wealth**

Randy Alcorn, *Money, Possessions and Eternity*<sup>40</sup>

Randy Alcorn’s 2003 revised and updated book is a gold mine for the Christian. In four sections of this book, Alcorn address the full gamut of issues related to wealth and the Christian in a way that is thoroughly biblical, immensely practical, and easy to read. Alcorn’s approach to these issues is not without controversy and some of his readers may think he advocates a style of living that is too radical, but I find that at nearly every turn his applications are rooted in solid biblical exegesis. Few issues are left untouched in this

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<sup>39</sup> Peterson, *Christ Plays in Ten Thousand Places*, 140.

<sup>40</sup> Randy Alcorn, *Money, Possessions, and Eternity*, rev. ed. (Wheaton, IL: Tyndale House, 2003).

comprehensive work and I would highly recommend it for both pastors and laypersons alike, including wealthy ones.

Craig L. Blomberg, *Christians in an Age of Wealth: A Biblical Theology of Stewardship*<sup>41</sup>

Craig Blomberg's 2013 book builds upon the strong biblical theology of possessions he developed in his 1999 work, *Neither Poverty nor Riches: A Biblical Theology of Possessions*.<sup>42</sup> As he explains in his forward, the purpose of this newer work was to bring the topic of stewardship to an even broader audience than his earlier work as well as to engage in the plethora of published resources that have come out since 1999. He has succeeded on both counts. Like Alcorn's work, this book is solidly biblical and thoroughly practical. Additionally, there is a wealth of relevant bibliographic material the reader may pursue in order to go deeper on any particular topic.

Jacques Ellul, *Money and Power*<sup>43</sup>

Originally written in 1954, updated in 1979, republished in 1984 and now again in 2009, Ellul's *Money and Power* is a dynamite work. It is dynamite in the sense that it blows up several of the common assumptions about money that existed in 1954 and still exist to this day. Among Ellul's most novel ideas in the book are his rejection of the pursuit of the "right" economic system to solve our money problems, and his position

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<sup>41</sup> Craig Blomberg, *Christians in an Age of Wealth: A Biblical Theology of Stewardship*, Biblical Theology for Life (Grand Rapids, MI: Zondervan, 2013).

<sup>42</sup> Craig Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Material Possessions*, New Studies in Biblical Theology 7 (Downers Grove, IL: InterVarsity Press, 1999).

<sup>43</sup> Jacques Ellul, *Money and Power*, trans. LaVonne Neff, Reprint edition, The Jacques Ellul Legacy (Eugene, OR: Wipf & Stock, 2009).

that money is not morally neutral but rather a rival power to God. Even the concept so familiar and acceptable today in the church, that the proper approach toward money is “stewardship,” is rejected by Ellul as “leading to a conception of leadership by divine right and a kind of paternalism” toward the poor.<sup>44</sup> While Ellul’s work is the most philosophical of the books I am engaging with, it remains intensely practical and certainly functions as a worthy conversation partner whose views are outside the norm.

Justo L. González, *Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money*<sup>45</sup>

*Faith and Wealth* is an effort to describe what Christians taught in the first four centuries of the church concerning the rights and responsibilities of both the rich and the poor.<sup>46</sup> The book was published in 1990 and has received mixed reviews from scholars. There are two chief critiques of the book. First, González does not engage enough with the social and economic realities in which the texts were written.<sup>47</sup> Second, he approaches these ancient texts from the vantage point of liberation theology. The narrowness of this view leads him to conclude that there was essentially only one patristic teaching on the relationship between faith and wealth: a concept described as *koinonía*.<sup>48</sup>

While these critiques are not insignificant, the issues they point to are beyond the scope of the purposes for which I bring this book into conversation. I am primarily using

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<sup>44</sup> Ellul, *Money and Power*, 31.

<sup>45</sup> Justo L. González, *Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money* (Eugene, OR: Wipf and Stock, 1990).

<sup>46</sup> González, *Faith and Wealth*, xiii.

<sup>47</sup> L. William Countryman, review of *Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money*, by Justo L. González, *Journal of Religion* 72, no. 2 (April 1992): 278.

<sup>48</sup> Thomas M. Finn, review of *Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money*, by Justo L. González, *Catholic Biblical Quarterly* 54, no. 2 (April 1992): 349.

*Faith and Wealth* as a resource for patristic texts spanning the time periods from the New Testament to Augustine. The texts González chooses to interact with bring an important patristic voice to the discussion on the challenges of wealth for spiritual formation.

John R. Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth*<sup>49</sup>

John Schneider in *The Good of Affluence* offers an alternative view of Christian wealth than is commonly propagated. Schneider is a valuable voice in the conversation on the challenges of wealth for spiritual formation because of his affluence affirming stance. He believes that there is a way for the Christian to be good and wealthy and that this is actually the situation God envisions for his people. While I agree with his basic premise, that God created humans to live in material prosperity and one day we will live in material prosperity like the world has never known, I find his application of these truths to life in the world today to lack the kind of “pilgrim” mentality the Bible encourages Christians to have in this world. Furthermore, I find his reading and interpretation of the New Testament texts on wealth, including his interpretation of Jesus’ own financial condition, to be very unconvincing. Lastly, his promulgation of an ethic toward the global poor called “moral proximity,” while having an element of truth to it, reads all too much like something the Pharisees would have devised in order to avoid responsibility for their neighbor.

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<sup>49</sup> John R. Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids, MI: Eerdmans, 2002).

Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*<sup>50</sup>

Ron Sider's book *Rich Christians in an Age of Hunger* has influenced an entire generation of Christians' view of wealth. Contrary to Schneider's comfortable view of Christian affluence, Sider writes that "the God of the Bible is calling Christians today to live in fundamental nonconformity to contemporary society, to confess and turn away from our obsession with materialism, sex, and economic success."<sup>51</sup> In my view, Sider (as well as Alcorn and Blomberg) has the biblical "pilgrim" edge that Schneider lacks. While one may not agree with all of Sider's principles or applications, his is a voice that needs to be heard in this discussion.

### **The Literature Speaks Concerning the Challenges of Wealth**

When reading on the subject of wealth in the life of a Christian, there are several major themes and questions that arise time and again. While the focus of this thesis-project is on the challenges that wealth creates for spiritual formation, these challenges should be understood in a larger context as they are addressed by various writers and scholars on the subject. In this section I will pose three broad questions and attempt to bring the six authors listed above into conversation with one another.

#### **Can a Person Be Both Wealthy and Christian?**

Many in Western churches today assume that the answer to this question is yes, or more often, do not even ask the question. After all, is there any way that so many sincere

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<sup>50</sup> Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*, 5th ed. (Nashville, TN: Thomas Nelson, 2005).

<sup>51</sup> Sider, *Rich Christians in an Age of Hunger*, 206.

Bible-believing wealthy church folk could possibly be going to hell just because they are financially successful? In some ways, our modern American situation is similar to the situation that existed among the Jews in the first century. Recall the astonishment of the disciples when Jesus declared that it is easier for a camel to go through the eye of a needle than for a rich person to get into heaven. If this was the case for rich people, who then could be saved? Like many today, they were also operating under an assumption that financial success was at worst morally neutral and more likely was God's confirmation of their faithfulness. But this has not always been the case.

Justo González argues that at the heart of Jesus' preaching and teaching was the kingdom of God and that one of the central emphases of that kingdom is economic justice.<sup>52</sup> In the kingdom of God, "the last will be first, and the first last" (Matt 20:16). It is this radical reversal that makes it so difficult for the wealthy to enter the kingdom of God. Apart from a miracle the rich (who are "the first") will be excluded from that kingdom. The story of the rich young ruler teaches that in light of the coming reversal, those who are rich should renounce their wealth and join the ranks of the weak and poor (who are "the last").<sup>53</sup> For González, the message in regards to the relationship between faith and wealth in Luke-Acts is that "perfect discipleship entails renunciation of goods one could otherwise possess."<sup>54</sup> He goes on to provide examples of wealthy people whose encounters with Jesus leads them to sharing their wealth: the wealthy women who support Jesus and his ministry (Luke 8:2-3) and Zacchaeus who gives half his wealth away to the poor and pays back four times in restitution what he had stolen (Luke 19:8).<sup>55</sup>

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<sup>52</sup> González, *Faith and Wealth*, 75.

<sup>53</sup> González, *Faith and Wealth*, 77.

<sup>54</sup> González, *Faith and Wealth*, 79.

<sup>55</sup> González, *Faith and Wealth*, 79.

Then in his interpretation of Acts 2 and 4 he goes on to show that the early Christian church practiced true Christian *koinonía*, which is not simply “sharing a feeling of fellowship; it involves sharing goods...”<sup>56</sup> In Acts a community is described in which the wealthy relinquish their possessions, not for the sake of renunciation, but for the sake of those who are needy among them.<sup>57</sup>

Progressing from the New Testament church and into the second century, González demonstrates from the *Didache* and the *Shepherd of Hermas* among other texts, that the appropriate response of a wealthy person to the gospel was to give of those riches to those in need. According to the *Didache* as quoted in González, among those going to hell besides murderers and adulterers are those who do not respond to those in need, “not pitying a poor man, not laboring for the afflicted...turning away from him that is in want...”<sup>58</sup> This notion is quite similar to passages like that of 1 John 3:17, “But if anyone has the world’s goods and sees his brother in need, yet closes his heart against him, how does God’s love abide in him?” And James 2:14-17:

What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him? If a brother or sister is poorly clothed and lacking in daily food, and one of you says to them, “Go in peace, be warmed and filled,” without giving them the things needed for the body, what good is that? So also faith by itself, if it does not have works, is dead.

Clearly the author of the *Didache* is only repeating the same kinds of teaching found in the New Testament itself.

Similarly the *Shepherd of Hermas* gives some specific instructions in light of New Testament teaching concerning how wealthy Christians should use their wealth:

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<sup>56</sup> González, *Faith and Wealth*, 83.

<sup>57</sup> González, *Faith and Wealth*, 82.

<sup>58</sup> González, *Faith and Wealth*, 93.

Instead of lands, buy afflicted souls, according as each one is able, and visit widows and orphans, and do not overlook them; and spend your wealth and all your preparations, which ye received from the Lord, upon such lands and houses. For to this end did the Master make you rich.<sup>59</sup>

None of these texts say that the wealthy cannot be saved, however they do strongly assert that those who are wealthy and do not share with those in need will be lost.

In the next century, Clement of Alexandria wrote a treatise entitled *Quis dives salvetur?* as a case that the wealthy can be saved, but that it will require a certain level of discipline from them.<sup>60</sup> Their faith and their wealth cannot be separated. González summarizes Clement's argument: "Since love of God must be at the very heart of their lives, they must be ready to renounce their possessions if they become an obstacle in the Christian life...to a person loving wealth in such a way that it becomes a hindrance, Clement's advice is clear: 'Leave it, throw it away, hate, renounce, flee.'"<sup>61</sup> Wealthy Christians will have to keep a very close watch on their lives to ensure that wealth does not take first place in their hearts. He even advises the wealthy to appoint a person over them who will speak freely and even harshly to them in regards to their use of wealth.<sup>62</sup> Clement also confirms the teaching of earlier writers when he says that "it is monstrous for one to live in luxury, while many are in want."<sup>63</sup>

While example upon example could be piled up, the witness of the early church is that the wealthy can be saved but their salvation will have radical implications for their relationship to their wealth. The basic principle seems to be that those who belong to God and who have more than what they need will voluntarily share from their excess to help

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<sup>59</sup> González, *Faith and Wealth*, 99.

<sup>60</sup> González, *Faith and Wealth*, 112.

<sup>61</sup> González, *Faith and Wealth*, 114.

<sup>62</sup> González, *Faith and Wealth*, 115.

<sup>63</sup> González, *Faith and Wealth*, 115.



those who are in need. I personally resonate deeply with this teaching from both the New Testament and the early Church fathers. While Thomas Finn in his review of González's book may be correct in critiquing him for seeing this as basically the only patristic teaching on this subject, it clearly was a present voice and one that echoed earlier New Testament teaching.

This is essentially the position taken by Ron Sider. He argues that from the time of the early church to the present day there have been wealthy Christians. And central to their participation in the faith community was the same concept of *koinonía* advocated by González.<sup>64</sup> Those who have must share with those who have not. Sider is not opposed to creative thinking about how that sharing is most effectively accomplished and even advocates microloans as an effective way of truly helping the needy. But for a wealthy "Christian" not to give when others lack is the mark of a child of hell.<sup>65</sup>

Alcorn likewise sees a very close connection between salvation and one's use of wealth. Like González and Schneider, Alcorn believes that how we handle our possessions makes a very loud statement about the reality of our salvation. When Zacchaeus gives away half his money to the poor and repays four times what he had stolen, Alcorn notes that Jesus did not merely say, "Good idea." Instead he said, "Today salvation has come to this house" (Luke 19:9).<sup>66</sup> He contrasts that example with that of the rich young ruler and says, "Just as Jesus gauged Zacchaeus's true spiritual condition by his willingness to part with his money, so he gauged the rich young ruler's true spiritual condition by his unwillingness to part with his money."<sup>67</sup> That wealthy

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<sup>64</sup> Sider, *Rich Christians in an Age of Hunger*, 84.

<sup>65</sup> Sider, *Rich Christians in an Age of Hunger*, xiv.

<sup>66</sup> Alcorn, *Money, Possessions, and Eternity*, 4.

<sup>67</sup> Alcorn, *Money, Possessions, and Eternity*, 5.

Christians will share their excess with others is the supernatural fruit of a genuine conversion: “It was no more natural for the Christians in the book of Acts to cheerfully liquidate and disburse assets they had spent their lives accumulating than it would be for us. And that’s the whole point. Conversion and the filling of the Holy Spirit are *supernatural* experiences that produce supernatural responses...”<sup>68</sup> Like the others, Alcorn observes that while private ownership of property still existed in the early church, the new normal was the giving and sharing of this property with one another.<sup>69</sup>

Craig Blomberg agrees with the others that the wealthy can be saved, but he cautions the church about distinguishing sharply between saving faith and good works. Among the good works that are evidence of one’s faith is a radically different posture toward possessions, and this is witnessed to by every major corpus of the New Testament.<sup>70</sup> Blomberg summarizes in a strong statement what the other authors have also argued: “There appears no hesitation whatsoever over the foundational principle that helping the poor and giving back to God for his work in the world, rather than amassing unlimited wealth for oneself, functioned as a primary barometer of whether a person’s profession of faith in Christ was genuine.”<sup>71</sup>

The voice that comes closest to suggesting that one cannot be wealthy and also a Christian is Jacques Ellul. He writes that a “virtuous” rich man is a clear example of hypocrisy: “The rich man who behaves well thinks he is righteous, yet not his conduct but the very fact that he is rich makes him, in biblical thought, unrighteous.”<sup>72</sup> For Ellul, no matter how well this man behaves, the presence of his wealth makes him unrighteous.

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<sup>68</sup> Alcorn, *Money, Possessions, and Eternity*, 6.

<sup>69</sup> Alcorn, *Money, Possessions, and Eternity*, 6.

<sup>70</sup> Blomberg, *Christians in an Age of Wealth*, 157.

<sup>71</sup> Blomberg, *Christians in an Age of Wealth*, 157.

<sup>72</sup> Ellul, *Money and Power*, 45.

What is the solution? Ellul continues, “His unrighteousness ceases only when he puts all his wealth in God’s hands, when he becomes poor...an act which results from his recognition of God’s ownership of his wealth.”<sup>73</sup>

This particular line of thinking develops out of Ellul’s conviction that money is not simply an object we possess, but a power that possesses us. Not in the vague sense of a force but in the sense of something that acts by itself, is capable of moving other things, and is never neutral.<sup>74</sup> Ellul believes that when Jesus draws a comparison between God and Mammon, he is not using a rhetorical figure of speech but describing a reality in which God as a person is in conflict with Mammon as a person.<sup>75</sup> Furthermore this power, or spirit as he calls it, Mammon, seeks to “seduce us, to possess us, to make us live apart from God, and ultimately to win our love.”<sup>76</sup> The only hope of one so possessed is God’s judgment and deliverance from this spirit.

Humans are not strong enough to break free from the grip of Mammon. God must conquer Mammon in them, but when he does so the person may have the feeling of being attacked, diminished, or “amputated.”<sup>77</sup> God judges Mammon in the person so that the person being judged may be liberated. This is how Ellul describes what took place in Jesus’ encounter with the rich young ruler. The rich young ruler is bound to the power of Mammon, and when Jesus commands him to sell all he has he reveals the rich young ruler’s true condition. Ellul acknowledges that the command to sell everything is not a general ethical principle, but says:

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<sup>73</sup> Ellul, *Money and Power*, 45.

<sup>74</sup> Ellul, *Money and Power*, 75–76.

<sup>75</sup> Ellul, *Money and Power*, 76.

<sup>76</sup> Ellul, *Money and Power*, 81.

<sup>77</sup> Ellul, *Money and Power*, 85.

We all still must accept it as a judgment, a revelation of our real love for money despite our claim to be free of this. As long as we have not heard this judgment, we are not free. As long as we have not measured our lives against this specific order from God, we are still possessed by money. And when we have heard this judgment, then like the rich young man we can leave, head bowed, conquered but perhaps delivered.<sup>78</sup>

Ellul goes on to explain that this rich young ruler is most certainly not lost and the purpose of the episode is not to show the young man how right God is to condemn him.

Rather, “Its intention is to show that he is weak, a slave; that money is a power; that man’s strength is unable to free him; that he needs Jesus’ intervention and grace.”<sup>79</sup>

According to Ellul, once a person is delivered from the power of money by accepting God’s judgment, it must then begin to incarnate itself in their life.<sup>80</sup> Two examples of what this freedom from the love of money will look like are the rejection of savings and the absence of worry.<sup>81</sup>

While I disagree with Ellul’s interpretation of what is happening between Jesus and the rich young ruler, I believe he is certainly correct in his assessment of the power of money in the lives of people. It is a power from which humanity is not strong enough to extricate itself. However, having said that, even Ellul believes that the rich young ruler can be justified. In fact, Ellul believes, contrary to myself and most other interpreters that the rich young ruler was justified!<sup>82</sup>

The point, and to sum up the answer to this whole discussion, is that Christians can indeed be wealthy. But the universal testimony of these authors is that a wealthy Christian is going to have a radically different posture toward their wealth than a wealthy

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<sup>78</sup> Ellul, *Money and Power*, 86.

<sup>79</sup> Ellul, *Money and Power*, 86.

<sup>80</sup> Ellul, *Money and Power*, 103.

<sup>81</sup> Ellul, *Money and Power*, 104–106.

<sup>82</sup> Ellul, *Money and Power*, 161.

non-Christian. In my view, Randy Alcorn's work provides the most helpful descriptions of what a Christian's relationship to wealth should look like. Some of the ways this is worked out in practice will be addressed in the third question of this section.

### What Dangers and Challenges Are Associated with Wealth?

The authors surveyed all agree that the wealthy can be saved. But each of them recognize there are certain attendant dangers to possessing wealth. One of the first dangers or challenges wealth creates could be summed up as pride. This pride flows from a few different sources such as a belief that one's own strength or wisdom is the first cause of one's wealth, or that the wealth is a sign of God's blessing and confirmation of one's righteousness. The effects of this kind of pride are self-righteousness, a sense of independence from God, and/or a type of callousness toward the situation of the poor. Each of these are challenges the wealthy face. When dependence on God shifts to a dependence on wealth a person has fallen into idolatry. With wealth functioning as one's source of security and identity, it is only natural that one will also fall into greed with an unceasing desire to accumulate more and more. The pursuit of more and more wealth and the efforts to protect and maintain what one already has then serve to distract from eternal matters such as salvation and good works. Each of these dangers and challenges will be discussed in this section and will later be observed in chapter four.

Jacques Ellul writes that one of the ways wealth tempts a person is by urging him or her to put his or her trust in riches rather than in God himself. This of course is the essence of idolatry. "It is a self-evident truth," he writes, "[that] a person who has a strong point, whatever it may be, tends to ascribe his love, his hope and his security to it.

For human beings prefer what they can see and touch to what God promises and gives.”<sup>83</sup>

Money becomes a tangible source of security and therefore something that the one who possesses it can depend on. Ellul describes righteousness as total dependence on God’s action. Therefore he concludes, “It is almost impossible to have many possessions and remain righteous.”<sup>84</sup>

It is for this reason that Ellul warns against savings and insurance for the future. He says that both of these things are really just efforts to control the future, to serve as a guarantee against old age, accidents, changes in employment or financial status.<sup>85</sup> For the unbeliever this is totally rational behavior. They have a great need of security for the future from somewhere and money promises to meet this need. Yet for the Christian to have this same attitude and need is an actual defiance of God.<sup>86</sup> Ellul writes, “It assumes either that God is incapable of correctly directing our lives, or that he has bad intentions toward us. If we are persuaded that God directs our lives...then to pile up savings is to refuse this direction, to protect ourselves against God’s decisions concerning us.”<sup>87</sup>

The most obvious reaction to this kind of radical statement is to argue that while God is the ultimate security for our future, he does not generally work apart from human instruments. It would be tempting or testing God to take no responsibility for our own future financial security. Additionally, it is unreasonable to say that one is not able to save money for the future without also trusting in it.<sup>88</sup> In response to these common and ordinary objections, Ellul says the situation is analogous to Old Testament Israel’s search

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<sup>83</sup> Ellul, *Money and Power*, 47.

<sup>84</sup> Ellul, *Money and Power*, 47.

<sup>85</sup> Ellul, *Money and Power*, 104.

<sup>86</sup> Ellul, *Money and Power*, 105.

<sup>87</sup> Ellul, *Money and Power*, 105.

<sup>88</sup> Ellul, *Money and Power*, 105.

for a protector in addition to God himself. Whether they sought protection from Babylon or from Egypt was no matter; the fact that they sought protection was evidence that their confidence was not in God.<sup>89</sup> So it is with savings and insurance. Ellul writes:

Either our confidence is in God or it is in our savings account. To claim that we can thus insure ourselves and still put our trust in God is to add hypocrisy to mistrust of God. For assuming that the only function of savings accounts is to assure our future, if we do not trust this means, why do we use it? That would be an insane thing to do. But in reality, what we call trust in God is only a word, and without daring to admit it, we really put our trust in money.<sup>90</sup>

Such a statement obviously cuts across the grain of the majority of Christian thinking and living today. I find Ellul's arguments compelling and think that Christians have been way too quick to embrace the security of wealth the same way the world does. Randy Alcorn has again been helpful for me in thinking through what appropriate Christian saving should look like so that a person is neither presumptuous nor overly dependent upon riches.

But the temptation does not end there with simply a dependence upon riches. It actually leads a person to defy God himself. The writer of Proverbs understood this temptation when he wrote, "Give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, 'Who is the LORD?'" (Prov 30:8-9). Ellul observes that God gives people riches and yet instead of recognizing him as the giver, people seize those riches and make them their own. Rather than glorifying God, they glorify themselves.<sup>91</sup> They begin to think, "What need do I have for God? I have wealth." According to Ellul, those who have wealth and live in abundance do not know

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<sup>89</sup> Ellul, *Money and Power*, 105.

<sup>90</sup> Ellul, *Money and Power*, 105.

<sup>91</sup> Ellul, *Money and Power*, 48.

who the Lord is, they are satisfied with what they own and need nothing and nobody.<sup>92</sup>

And this he says “is the best way to exclude God. Modern advocates of universal economic prosperity know perfectly well what they are doing when they say that as a result of their system ‘religion’ will disappear.”<sup>93</sup> In other words, the best way to do away with true Christian religion is for everyone to become wealthy. Dependence on God cannot survive in such an environment.

Randy Alcorn does not go as far in his conclusions as Ellul does, however he does describe the same underlying dangers and challenges of wealth as Ellul. Namely he warns of wealth’s power to become an idol. When it does become an idol, Alcorn describes this as “materialism.”<sup>94</sup> Like Ellul, Alcorn emphasizes that humans in themselves are not strong enough to deliver themselves from this power. Rather, the same grace that freed the believer from the power of sin is necessary to free him or her from the power of materialism.<sup>95</sup> In his chapter, “The Dangers of Materialism,” Alcorn lists ten ways that materialism brings people to ruin if they are not delivered from it by God.

Perhaps chief among the dangers he lists is the way materialism can prevent or destroy the spiritual life. Like the futility of people seeking to get water from empty cisterns is the futility of people seeking to find fulfilment in anything or anyone besides Christ.<sup>96</sup> And yet this is one of the great powers of materialism; that it keeps a person searching and striving to acquire more believing that with just one more thing or one more dollar true satisfaction will finally arrive. Related to this is the way materialism blinds us to the curses of wealth. Many simply believe that material riches are a sign of

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<sup>92</sup> Ellul, *Money and Power*, 131.

<sup>93</sup> Ellul, *Money and Power*, 131.

<sup>94</sup> Alcorn, *Money, Possessions, and Eternity*, 44.

<sup>95</sup> Alcorn, *Money, Possessions, and Eternity*, 44.

<sup>96</sup> Alcorn, *Money, Possessions, and Eternity*, 45.



God's blessing, and of course this very thing is preached by some of those in the prosperity movement. But Alcorn wonders if something is truly a blessing which ultimately leads us away from God. He writes, "The greatest blessing would be one that would return us to following God wholeheartedly—and our entanglement with wealth is certainly not accomplishing that."<sup>97</sup> He does not go so far as to say that wealth is never a blessing, but he does say Scripture is clear that the possession of them is almost always a spiritual liability.<sup>98</sup> It is a helpful point he makes and it is one of the driving issues behind my thesis-project. Given that wealth is so often, if not always, a spiritual liability, how can Christians understand that liability and minimize its effects?

Part of the reason wealth is so problematic for the Christian is that it distracts from the more central matters of life and faith. With an increase in wealth comes in an increase in the ability to accumulate things, and things have the capacity to distract a person and draw him or her away from God. As an illustration of this danger he points to the parable of the great banquet in which invitations went out to three people to come and celebrate. The banquet is a picture of Christ's invitation into the celebration of God's Kingdom, and yet all three people declined the invitation. As Alcorn observes about these three who miss out, "They didn't stay away from the banquet because they were stealing or committing adultery. They stayed away because they had more pressing concerns—a new field, a new wife, a new herd...they were so preoccupied with their new treasures that they said no to the banquet giver and missed the banquet."<sup>99</sup> Who came? Those who had little or no wealth to distract them: the poor and crippled and blind and lame (Luke 14:21). Wealth is a powerful and dangerous distraction.

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<sup>97</sup> Alcorn, *Money, Possessions, and Eternity*, 46.

<sup>98</sup> Alcorn, *Money, Possessions, and Eternity*, 46.

<sup>99</sup> Alcorn, *Money, Possessions, and Eternity*, 57.

Again like Ellul, Alcorn warns against the sense of independence, self-sufficiency and pride that wealth can generate in a person's heart. As he says, "Wealth insulates us from our need...more accurately, it insulates us from discerning the true depth of our need."<sup>100</sup> What does a person need God for if he or she can purchase everything needful? Of course this is not true, for the one thing a person needs above all else is salvation and this cannot be purchased. Nevertheless the illusion remains and it is very powerful. Once one has this sense of self-sufficiency, it is only a short step to enter into the pride and elitism that so often characterizes the wealthy. No longer is wealth something God has supplied, but now it is something for which the wealthy have worked hard for and been diligent to accumulate. "I deserve what I have" is how the thinking goes. The corollary thought is that those who do not have also deserve what they do not have. This is dangerous ground as Alcorn warns, "Few things are more repugnant to the Lord than the rich despising the poor (Job 12:5)."<sup>101</sup>

Ron Sider also highlights these same dangers noting that "their seductive power frequently persuades us to reject Jesus and his kingdom."<sup>102</sup> Like the others, Sider observes that having an abundance of wealth tends to lead us to the point where the possessor forgets the source. They trust in themselves and their wealth and ultimately forget God.<sup>103</sup> Additionally, this forgetting of God through the accumulation of riches often generates callousness in the heart towards the poor. He highlights multiple instances in Scripture where the rich are unconcerned about the poor sitting at their

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<sup>100</sup> Alcorn, *Money, Possessions, and Eternity*, 51.

<sup>101</sup> Alcorn, *Money, Possessions, and Eternity*, 52.

<sup>102</sup> Sider, *Rich Christians in an Age of Hunger*, 93.

<sup>103</sup> Sider, *Rich Christians in an Age of Hunger*, 93.

doorstep (Isa 5:8-10; Amos 6:4-7; Luke 16:19-31; Jas 5:1-5).<sup>104</sup> What is at the heart of this neglect besides pride? Covetousness. He writes, “Covetousness, a striving for more and more material possessions, has become a cardinal vice of modern civilization.”<sup>105</sup> This is idolatry. A person who is striving to accumulate more and more is a greedy person according to Sider and such persons are to be disciplined in the church.<sup>106</sup> Instead he says that churches tend to elect them to the board of elders.<sup>107</sup>

Sider makes a great point here, though it is difficult to hear. If it is true that the endless pursuit of more and more is nothing more than covetousness, and if covetousness is a sin so powerful that one cannot extricate themselves from as Ellul and Alcorn have both pointed out, then the proper role of the church is to minister to that person through church discipline. Those blinded by their wealth and the pursuit of more cannot be delivered from it if the church only confirms and seeks to capitalize on their behavior. Yet is this not exactly what happens when those who live richly are put in positions of power and their rich living is overlooked because they have contributed to the latest building campaign?

It is precisely at this point that we encounter one of the greatest difficulties of this whole matter. Just as it is essentially impossible to define who the wealthy are, it is just as impossible to draw a line that delineates between those who are living richly and those who while they may be rich, are living biblically. This is a very subjective matter and I believe contributes to the reticence of church leaders today (at least this church leader) to challenge any person on their lifestyle choices in this regard. And yet this subjectivity did

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<sup>104</sup> Sider, *Rich Christians in an Age of Hunger*, 94–95.

<sup>105</sup> Sider, *Rich Christians in an Age of Hunger*, 96.

<sup>106</sup> Sider, *Rich Christians in an Age of Hunger*, 97.

<sup>107</sup> Sider, *Rich Christians in an Age of Hunger*, 97.

not stop the prophets of the Old Testament from speaking out concerning excesses. It did not stop the prophets and apostles in the New Testament from speaking out against excesses. How can we speak to this in the 21<sup>st</sup> century?

Personally, I was disappointed by the lack of help provided by the authors on this question. None of them say that a person cannot possess any personal property. None of the authors say that a Christian must take a vow of poverty, although Jacques Ellul comes close. But even he says that it is not improper to save up money in order to buy a house to live in.<sup>108</sup> On the other end of the spectrum opposite of Ellul is Schneider who is the most wealth affirmative of all the authors. And while he makes it clear that in his view affluent Christians should delight in their wealth and desire it for others, even he acknowledges that the wealthy have an obligation to the poor (though in a different way than Sider might argue). So what we discover is that while all the authors agree that wealth is dangerous to the spiritual life at some level, and that no Christian should endlessly pursue it with disregard to the poor, they disagree over how much can be safely kept. It seems that this is one of those matters that each Christian must decide for him or herself before God.

According to González, the witness of the early church and early church fathers is that the criterion most often used in the first four centuries is that a person should only keep for themselves what is necessary and give what is above and beyond that to the needy.<sup>109</sup> But even those who propose this as a principle concede that “out of custom or weakness some may find certain things necessary that others who are poorer would

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<sup>108</sup> Ellul, *Money and Power*, 106.

<sup>109</sup> González, *Faith and Wealth*, 227.

consider superfluous.”<sup>110</sup> The early teachers and pastors were reluctant to establish stringent rules and allowed believers to determine for themselves what was needful and what was superfluous, although wisely many directed them to make this decision in counsel with a wise spiritual mentor.<sup>111</sup> It seems to me that the case remains the same today. The general tenor of the Scripture warns against the dangers of wealth and each of the authors does as well. Those who are wise will take note of the wisdom of the ages and beware becoming entangled by a force so powerful as Mammon. As Blomberg notes there is no other rival that appears more often or centrally in Scripture as this one.<sup>112</sup> They will take heed of the calls to relieve the suffering of the poor, though each must determine what the most helpful way to do that may be while also keeping watch so as not to become callous or prideful. And finally the wealthy Christian must never forget that the ultimate judgment for how he or she has used what has been entrusted to them will not be any man but God himself.

#### How Should a Wealthy Christian Live to Avoid the Dangers and Overcome the Challenges of Wealth?

As I have just demonstrated, the universal testimony of Scripture and the authors who have reflected on it is that wealth is fraught with dangers and challenges. In light of this, how then should a Christian live with regards to their wealth in order to avoid those dangers and overcome the challenges? Jacques Ellul again takes what is probably the most extreme view. Drawing upon Proverbs 30:7-9 in which the writer asks God not to give him poverty or riches, Ellul surmises that the best way to avoid the dangers of

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<sup>110</sup> González, *Faith and Wealth*, 227.

<sup>111</sup> González, *Faith and Wealth*, 227.

<sup>112</sup> Blomberg, *Christians in an Age of Wealth*, 95.

wealth or poverty is to have neither. Speaking for the writer of this Proverb Ellul says, “He cannot master this situation, he cannot control it; thus he prays to obtain from God what he cannot do for himself.”<sup>113</sup> If the writer becomes wealthy, he will deny God. It seems to be an inevitable consequence and so the writer under the inspiration of God prays that he does not get put in this situation.<sup>114</sup> Ellul concludes, “Insofar as we cannot resist the take-over, the domination, of money in our lives, our only possibility is to avoid the problem objectively.”<sup>115</sup>

Of course, this is not always a possibility. Nor do I believe that it is always God’s best for a person not to be wealthy. So when one does find they have an excess of money, what does Ellul suggest are the best ways to keep it from choking out one’s spiritual life? First of all he suggests that the Christian should always choose humanity over money. Drawing particularly upon the Old Testament Mosaic legislation, Ellul argues that in a business relationship a Christian must always choose between money and the other person’s life. The two cannot be reconciled.<sup>116</sup> In business contracts, the money relationship must be secondary to the fact that a person is dealing with his or her neighbor, a person to whom they are responsible.<sup>117</sup> This precludes a creditor insisting that a debtor give up what is necessary to their livelihood. And if this hurts the creditor, it is too bad. The relationship takes precedence over money.<sup>118</sup> The same is true in the case of paying fair wages.

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<sup>113</sup> Ellul, *Money and Power*, 131.

<sup>114</sup> Ellul, *Money and Power*, 131.

<sup>115</sup> Ellul, *Money and Power*, 132.

<sup>116</sup> Ellul, *Money and Power*, 102.

<sup>117</sup> Ellul, *Money and Power*, 101.

<sup>118</sup> Ellul, *Money and Power*, 101–102.

Secondly Ellul suggests that the Christian must not love money since the love of money is incompatible with the love of God. Two of the ways this should be expressed in the life of the Christian, which I have already mentioned briefly, are the rejection of savings and freedom from worry. Savings tends to cause a person to deny God, while not saving tends to lead a person to worry and Ellul argues that the Christian should be free of both.<sup>119</sup>

Alcorn takes a similar if less severe stance on this matter. According to him, the clear teaching of the New Testament is that “we are to be *channels* of money and possessions, not storehouses.”<sup>120</sup> Of course, defining the line between saving and hoarding brings us right back to the heart of the challenge identified in the last section. Ultimately it is God who decides which we have actually done. But Alcorn gives some guidance on the distinctions that I believe is pastorally wise: “Saving is a means of not presuming upon God. Hoarding is a means of replacing God. Saving can avoid presuming upon others to assume responsibility for our future needs. Hoarding is a self-absorbed commitment to independence...”<sup>121</sup> Ultimately he says the difference between Christian saving and un-Christian hoarding is an attitude. This I believe is why we must be so careful to make judgments for other people. Yet at the same time, as Alcorn says, “There’s a vast difference between saving five hundred dollars or a few thousand dollars for a ‘rainy day’ and saving a quarter of a million dollars that could last a rainy decade...or a stormy century!”<sup>122</sup>

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<sup>119</sup> Ellul, *Money and Power*, 104–106.

<sup>120</sup> Alcorn, *Money, Possessions, and Eternity*, 330.

<sup>121</sup> Alcorn, *Money, Possessions, and Eternity*, 332.

<sup>122</sup> Alcorn, *Money, Possessions, and Eternity*, 333.

What should Christians be doing with excess money rather than storing it up? All the writers agree that the most effective way to deal with the challenges of wealth is to give it away. Ellul again describes this in the most vivid way and it is his third recommendation for faithfully living with money: make money profane.<sup>123</sup> He describes money as something which is sacred, and the way in which to remove its sacred character is to profane it.<sup>124</sup> How is money profaned? He says it is first of all money can only be profaned as a result of a spiritual battle in which its seductiveness and supreme value are stripped away.<sup>125</sup> But when that happens spiritually, it must be worked out in actions. “There is one act par excellence,” Ellul writes, “which profanes money by going directly against the law of money, an act for which money is not made. This act is *giving*.” Ellul is correct. If a person wants to protect themselves against the power of money in their life there is no more powerful act than to give it away.

Blomberg says that there are basically two truisms with regards to wealth and the Christian: on the one hand some measure of material comfort is good and desirable (as Schneider is quick to point out). On the other hand, too much excess often leads to sin (as Ellul, Sider, Blomberg, Alcorn, and the early church fathers point out). Therefore, these two truisms lead to a third: “God’s people should give generously from their surplus (and be ruthlessly honest about how much is surplus).”<sup>126</sup> There is no debate among these authors that Christians should give, but how much to give and how much to keep for one’s self is where the rubber really meets the road when it comes to giving as I noted above.

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<sup>123</sup> Ellul, *Money and Power*, 109.

<sup>124</sup> Ellul, *Money and Power*, 109.

<sup>125</sup> Ellul, *Money and Power*, 110.

<sup>126</sup> Blomberg, *Christians in an Age of Wealth*, 96.



Ron Sider advocates “simple living.” (And to a slightly lesser degree so does Randy Alcorn, though he prefers the term “strategic living”<sup>127</sup> over “simple living”.) Simple living is simplifying one’s own lifestyle in order to maximize the amount one is able to give away. Sider does not forbid the enjoying of God’s good gifts of creation and occasional extravagant celebrations, but he does condemn day-to-day indulgence.<sup>128</sup> He lists many practical ways in which one can simplify his or her lifestyle in order to be more generous and meet the needs of the poor among other things. Recognizing the danger and difficulty of determining what is needful and what is excessive, he warns Christians to “question your own lifestyle, not your neighbor’s.”<sup>129</sup>

John Schneider rejects the idea that simpler living can really help the poor. Based on the economic analysis of Hernando de Soto, Schneider concludes that the most helpful thing the wealthy can do is “maintain the health and power of our own plant [economy] and, thus, provide a good model and also resources that insiders [in impoverished nations] can take for inspiration and means in the elimination of poverty and the liberation of the poor from its deathly grip.”<sup>130</sup> Perhaps Schneider is correct in his assessment of De Soto’s economic analysis and the issues of global poverty. But even if that is the case, and I have little expertise with which to evaluate his conclusions, he fails to acknowledge the personal spiritual benefits for the wealthy in choosing to live more simply. It is not that simple living in itself is necessarily righteous, but in so choosing to live this way a person can lessen some of the dangers and challenges that wealth creates for spiritual formation.

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<sup>127</sup> Alcorn, *Money, Possessions, and Eternity*, 300.

<sup>128</sup> Sider, *Rich Christians in an Age of Hunger*, 192.

<sup>129</sup> Sider, *Rich Christians in an Age of Hunger*, 193.

<sup>130</sup> Schneider, *The Good of Affluence*, 212.

Alcorn approaches the matter from another angle that I also find helpful when it comes to asking “how much should I save versus how much should I give?” For the eternally-minded Christian who desires to follow Christ’s command not to store up treasure on earth but in heaven, think of it this way: “All money stored in retirement funds, savings, insurance policies, houses, real estate, and personal possessions will become eternally useless the moment Christ returns.”<sup>131</sup> I find this thought alone brings a radical sobriety to my own thinking on retirement planning. He continues, “If the countless billions of dollars now invested in earthly accounts were freed up and poured into helping the needy and fulfilling the great commission, what eternal impact might result?”<sup>132</sup> All of this money stored away that we *might* need in the future is doing no good for the present needs that *do* exist today. These earthly treasures we have accumulated will not translate into heavenly riches while they sit unused and they will even stand as a testimony against us in the Day of Judgment, as more than one writer has pointed out (Jas 5:2-5). Alcorn concludes, “Five minutes after we die, we’ll know exactly how much we should have given rather than kept...why not spend the rest of our lives closing the gap between what we’ll know we should have given then and what we *are* giving now?”<sup>133</sup>

Of course maintaining this kind of perspective in the midst of a culture of affluence such as ours is no easy task. In fact, Sider would say it is impossible on our own. He writes, “It is hardly possible for isolated believers to resist the anti-Christian values pouring from our radios, TVs, and billboards. The values of our affluent society

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<sup>131</sup> Alcorn, *Money, Possessions, and Eternity*, 334–335.

<sup>132</sup> Alcorn, *Money, Possessions, and Eternity*, 335.

<sup>133</sup> Alcorn, *Money, Possessions, and Eternity*, 335.

seep slowly and subtly into our hearts and minds.”<sup>134</sup> So what is the way of resistance? Sider continues, “The only way to defy them is to immerse ourselves in Christian fellowship so that God can remold our thinking as we find our primary identity with brothers and sisters who also are unconditionally committed to biblical values.”<sup>135</sup> Essential for overcoming the dangers and challenges of wealth is Christian community.

### **Conclusion**

After considering some of the more excellent pieces of writing on both spiritual formation and wealth, several things have become clear which have a bearing on my thesis-project. First of all, there is nothing inherently contradictory about being wealthy and being a Christian. Wealth may have power, but contrary to Ellul’s position it is not inherently evil. If spiritual formation is essentially applying one’s spiritual theology to one’s inner person so that the outer person is a true reflection of one’s inner beliefs, then wealth’s power must be addressed. Wealth touches every part of one’s life and so spiritual formation will have an impact on how a person relates to their wealth in every area.

Though wealth is not inherently evil does not mean that it is not fraught with dangers and challenges for the Christian. Among those challenges broadly agreed upon are the facts that accumulated wealth can lead a person to a prideful independence from God. If spiritual formation is about becoming like Christ by means of the grace of Christ, then anything that leads a person away from Christ is a serious challenge to spiritual formation. Unfortunately for the wealthy, one would be hard pressed to find anything as

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<sup>134</sup> Sider, *Rich Christians in an Age of Hunger*, 206.

<sup>135</sup> Sider, *Rich Christians in an Age of Hunger*, 206.

powerful as wealth to draw one's heart away from God. Nothing can make a person in the world today as independent from God as wealth can.

A second but related challenge is that the wealthy are prone to forget that God is the source of all they have and possess. It is this forgetting that so often leads the wealthy to a place of callousness toward the lot of the poor. Spiritual formation must ultimately address the pride issue in the heart of the wealthy. But even for those who want to address their pride, doing so is exceptionally difficult and requires a rigorous application of the gospel on a frequent basis.

God has not left his people without direction for how to overcome the challenges and dangers of wealth. In fact, throughout the Scriptures one action stands out above all the rest as the solution to the challenge of wealth: giving. There seems to be no practice that can more effectively reduce the challenges wealth creates for spiritual formation than reducing the amount of wealth one possesses. Giving is valuable for spiritual formation because it reduces the amount of wealth one has but also because the act of "profaning money" as Ellul put it, seems to break some of its power.

How much one should give is not universally agreed upon, but that one should give most certainly is. If the accumulation of wealth leads to dangers and challenges, one might rightly reason that divesting oneself of the excess is the safest way to guard one's own heart. This indeed is the testimony of the majority of these authors and they appear to be in line with the Scriptures themselves. Maintaining an eternal perspective on the value of possessions is essential for faithful Christian living, however it is nearly impossible in a culture of affluence apart from participation in a genuine Christian community.

One area that is lacking in the literature is a systematic examination of the specific challenges wealth creates for spiritual formation. Each of the texts I considered touched on these challenges at various points, but none of them gave extended treatment to the subject. It is my hope that this thesis-project can begin to fill that gap. Related to this was a lack of secular literature addressing the challenges wealth creates in a person's life. While I was able to discover many pieces of literature related to the problems that inherited wealth can create, there were no texts speaking directly to the problems wealth creates for the first generation.

Of all the literature I surveyed related to wealth and faith, the most helpful work was certainly Randy Alcorn's. It was thoroughly biblical, very practical, and maintains the sharp edge of the Scriptures related to the challenges of wealth. The least helpful book was John Schneider's in that despite his efforts to convince the reader that his exegesis is a more careful reading of the biblical text, one comes away with a sense that it reflects the spirit of this age more than the Spirit of God.

## CHAPTER FOUR

### PROJECT DESIGN AND RESEARCH RESULTS

#### **Introduction**

In chapter one I laid out the problem that this thesis-project seeks to answer: what are the challenges wealth creates for spiritual formation. In chapter two, that problem was set in a biblical and theological framework in which the problem could be understood and addressed. I also laid out what I anticipated to be the major challenges of wealth for spiritual formation. In chapter three I surveyed the most significant literature related to this topic, and in this chapter I will explain how my project attempted to determine what the challenges of wealth for spiritual formation are from the perspective of the wealthy.

#### **Goal of Project**

In order to test my hypothesis that there are five primary challenges that wealth poses for spiritual formation, I designed a questionnaire<sup>1</sup> that would be given in some form to twenty people. The goal of my project was to test my hypothesis and answer three questions. First, are the five challenges I presented in chapter two challenges that the wealthy are actually facing? It may be that some of the challenges are related to one's cultural or ecclesiastical context and therefore not significant challenges for the people I minister to. Second, what challenges do the wealthy actually perceive themselves to be facing? I suspect that there are real issues the wealthy face today that may not have been addressed in the passages I studied. Furthermore, by allowing the wealthy to answer these questions themselves I assumed that the most pressing challenges would be the first ones

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<sup>1</sup> The questionnaire may be found in the appendix.

to come to their minds when they considered the question. Third, what are some resources or practices they have found helpful in overcoming those challenges? While the focus of this paper is on understanding the challenges, I did want to get some information that could help both me and others who are wrestling either with the challenges of wealth or ministry to the wealthy.

### **Research Methods**

I chose to use two methods for my data collection: a questionnaire and semi-structured interviews. I used the questionnaire with seventeen of the people involved in my study.<sup>2</sup> For the remaining three participants, I used the questionnaire as a guide to a semi-structured phone interview.<sup>3</sup> Both of these methods were primarily qualitative in nature. The purpose of choosing to use methods of qualitative research was to generate “descriptive data – people’s own written or spoken words and observable behavior.”<sup>4</sup>

The questionnaire consists of eleven questions divided into three different sections. Section one concerns demographics. The first question asked the age of the respondent. I was interested to see if there was anything to be discovered that might be correlated to age. The second question asks at what age the respondent “devoted” his or her life to Christ. The intent with this question was to get a sense as to how long the person has been a Christian and whether or not that had any impact on their answers to the other questions. The third question asked where the respondent considered home

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<sup>2</sup> The questionnaire was distributed and returned to me between April 2, 2014 and May 16, 2014. Of the seventeen who completed the questionnaire, sixteen are involved at Covenant Church. The sixteen participants from Covenant Church are comprised of eight married couples. Of the four people interviewed from outside of Covenant Church, none of them are married to each other.

<sup>3</sup> The phone interviews were conducted on March 24, 2014, April 2, 2014, and April 19, 2014. All three phone interviews were conducted with people not involved at Covenant Church.

<sup>4</sup> Steven J. Taylor and Robert Bogdan, *Introduction to Qualitative Research Methods: A Guidebook and Resource* (N.p.: John Wiley & Sons, 1998), 7.

during the majority of their working years. I was trying to see if people's answers might reflect in any way the particular region of the country they have spent the majority of their working years.

The fourth question asked if the respondent considered themselves "financially wealthy." If they answered "yes," they were to then go on and say whether they grew up with wealth or if they acquired it in adulthood. If they answered "no," they were asked to give a definition of what constitutes financial wealth. I was genuinely interested to know if the respondents considered themselves wealthy, and I specifically included the word "financially" so as not to confuse this with some broader concept of blessings. I also wanted to understand if growing up with wealth or having earned wealth would affect the respondents' answers in anyway. Unfortunately for the purposes of this question, none of my respondents said they grew up wealthy and so I was not able to determine if this was significant.

Also, in hindsight I realize that my question probably did not generate the most objective answers possible. For one thing, participants knew the topic of my research and likely assumed that they were chosen because I perceived them to be wealthy (which is true). In this context, it would have been difficult for them to answer "no" to this question. Additionally, if the respondent did answer "no" they then had to provide a definition of financial wealth. This requires significantly more effort than answering the question about whether or not they grew up with wealth. My observation is that people tend to take the path of least resistance and answering "yes" to this question certainly had the least resistance.



Section two of the questionnaire was titled, “Spiritual Challenges of Wealth.”

This section had three questions that got to the heart of my research. Question one asked what challenges they have seen wealthy Christians face. It is often easier for people to see the struggles others have with this issue than to see their own. By starting with this question I also hoped to keep the respondents from getting defensive immediately. The second question does not assume that the respondent is wealthy, but asks regardless of whether or not they are wealthy, what spiritual challenges has wealth created for them. Wealth is a challenge for every Christian and this question seeks to understand their challenges without forcing them to acknowledge being wealthy. The final question in this section attempts to understand their perception of whether or not the local church has been helpful or harmful in overcoming these challenges. I suspect that in many cases the church has done more harm than good in helping the wealthy to overcome the challenges of wealth.

Section three is titled, “Helpful Supports to Overcoming Challenges of Wealth.”

In question one I ask what they have found to be helpful in overcoming the challenges they identified in section two. Because I was not certain they would know what kinds of helps I was talking about, I included a range of examples: “spiritual practices, conferences, books, speakers, friends, etc.?” I also asked them to report why they were helpful. I had a two-fold hope with this question: to see if any patterns emerged revealing what is truly helpful, and to begin to put a list of resources together that may be of help to the wealthy or those who minister to them.

The second question asks what pastors or churches could do to help wealthy Christians overcome the challenges of wealth. I wanted to understand from their

perspective where the church is falling short and where they believed the church could be doing a better job. The third question asks what they think pastors need to understand about wealthy Christians. The purpose of this question is also primarily understanding for the purpose of being able to minister more effectively. The final question asks what the respondent believes is the greatest need wealthy Christians have that the local church could provide. This is a very similar question to section three number two, but asked slightly differently. My assumption is that no one knows better than the wealthy do what needs the wealthy have and how the local church could be of service.

### **Demographics of Research Subjects**

In order to find participants for this study, I used purposive sampling. I chose participants for the study on the basis of the credibility of their Christian testimony, my estimation of their spiritual maturity, and my perception that these individuals have approximately five million dollars or more in investable assets. Every person I invited to participate did actually participate in the study.

Four individuals in the study do not attend Covenant Church of Naples. They were referred to me by a friend who works for an organization called Generous Giving.<sup>5</sup> When my friend found out the subject of my research, he wanted to provide me with some people who would have thoughtful views on this subject. I have two reasons for including them in this study.

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<sup>5</sup> Generous Giving is an organization that uses Journey of Generosity retreats, regional and national conferences, and also the sharing of stories of radical generosity in order to spread the biblical message of generosity among those entrusted with much. More information can be found at their website: <http://www.generousgiving.org/>

The first reason is pastoral. I was concerned that if people in the church found out the subject of my study and yet they were not invited to participate, they might wonder why they were left out. After consultation with an advisor, I determined to use several people from outside the church in order to be able to say with all honesty that I was only seeking a representative sample from Covenant as well as some outside participants.

The second reason for using these outside participants is to get an outside perspective. I was interested to see if the answers the outsiders gave would be similar to the answers given by members of Covenant Church. Having outside participants gave me something to compare and contrast responses with which may be revealing.

Additional demographic data will be supplied in the following section in response to specific questions on the questionnaire.

## **Research Results**

In this section, I will go through the questionnaire question by question and bring the answers from all the respondents into conversation with one another.

### **Section One - Demographics**

#### **Question 1: “What year were you born?”**

Among the twenty participants in my research, the average person was born in 1946 and is 67.5 years old. Those born in 1946 are the beginning of the Baby Boomer generation (1946-1964) and fifteen of my participants fell into that age demographic and were born between 1946-1957. Five participants were born in the Silent Generation

(1925-1945) between the years 1934 and 1945. The youngest participant in my study was 57 at the time of questioning, and the oldest participant was 80.

**Question 2: “At what age would you say you devoted your life to Christ?”**

Each of the people involved in my questionnaire consider themselves devoted to Christ. The average age at which they devoted their lives to Christ is 19.55. The median age at which they devoted their lives to Christ was twelve and the range stretches from five years old to sixty years old.

**Question 3: “Where did you consider home during the majority of your working years?”**

I have taken the answers given for this question and assigned each participant to a region of the United States based on where they considered home during the majority of their working years.<sup>6</sup> The largest region represented in my research was the Midwest with eight participants considering that home during the majority of their working years. Next highest represented was the South with six, followed by the Northeast with three, International with two, and the West with one. Additionally, I thought it may be worthy to mention that all sixteen of the respondents from Covenant Church of Naples own at least two homes and only one couple resides in Naples year-round.

**Question 4: “Do you consider yourself financially wealthy? If so, would you say you grew up wealthy or that you became wealthy in adulthood? If not, what do you believe constitutes being financially wealthy?”**

Out of the twenty people who participated in my study, sixteen of them responded that they do consider themselves wealthy. This number is higher than what the UBS

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<sup>6</sup> Regional divisions based on United States Census Bureau, “Census Regions and Divisions of the United States,” accessed June 9, 2014, [http://www.census.gov/geo/maps-data/maps/pdfs/reference/us\\_regdiv.pdf](http://www.census.gov/geo/maps-data/maps/pdfs/reference/us_regdiv.pdf).

study indicated in their survey where only six out of ten of those with five million or more in investable assets answered “yes” to this question.<sup>7</sup> I think there are a couple of possible reasons for this disparity. One is that my question was not presented to them in a neutral manner for reasons I described in the previous section. This could easily account for the higher number of “yes” responses in my study than the UBS study. A second possible reason is that everyone participating in my study considers themselves a devoted Christian and perhaps this has shaped their conception of wealth more so than it has the conception of the general population surveyed by UBS.

Some examples of the “yes” answers were, “Yes, I am wealthy beyond any expectation. The wealth was self-generated; other than putting me through University, my parents did not provide inherited wealth.”<sup>8</sup> Another respondent wrote, “Financially, I have been ‘given’ much wealth. I grew up in a home of medium+ wealth. I wasn’t aware of ‘needs’ that couldn’t be met; I considered myself to be ‘fortunate.’ Wealth, exceedingly abundant (to me), came more in my married life.”<sup>9</sup> One who was a stay-at-home mom during her husband’s primary earning years wrote, “I became wealthy through the professional success of my husband.”<sup>10</sup> And another wrote, “I do consider myself financially wealthy. Wealth came from my working years. My family did not have any wealth.”<sup>11</sup>

Among the sixteen who answered “yes” to this question, half of them answered with some form of “yes, but...” I was somewhat surprised by how many people put a

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<sup>7</sup> UBS, *What Is Wealthy?*, UBS Investor Watch (UBS, 3Q 2013), <http://www.ubs.com/content/dam/WealthManagementAmericas/documents/investor-watch-3Q2013-report.pdf> (accessed December 22, 2013).

<sup>8</sup> Person 3, Questionnaire, April 14, 2014. As much as possible I have tried to retain the original language and punctuation of each respondent.

<sup>9</sup> Person 4, Questionnaire, April 14, 2014.

<sup>10</sup> Person 9, Questionnaire, April 7, 2014.

<sup>11</sup> Person 12, Questionnaire, April 12, 2014.

qualifier in their “yes” answer. It seemed to me as though they knew they should answer the question “yes,” but they were not comfortable with a simple statement saying they were wealthy. In response to the question, one participant wrote, “Yes, by definition, but not by practice.”<sup>12</sup> The point seemingly being that he has enough money to be considered wealthy but that he does not live a wealthy lifestyle, however he defines that for himself.

A common “yes, but...” response put the wealth of the respondent into the relative context of others from Naples. One participant wrote, “Yes, [I am wealthy] in comparison to most of the world, but not by Naples standards.”<sup>13</sup> Another wrote, “Yes, I consider myself wealthy though this is a relative term, particularly in Naples.”<sup>14</sup> In both of these examples, the respondents are measuring wealth in comparison with those in their own social circle. As was demonstrated in chapter one, this is one of the great difficulties of wealth. Another example follows: “Yes, but I don’t feel that way. Many in my [country] club [though] are wealthy. I grew up very poor. My father died early in my life. We had little money. I worked starting at 10. We always had much love. I gained wealth as I progressed in business career and invested wisely.”<sup>15</sup> Again, in this statement the respondent seemed to feel he should answer “yes,” but in comparison with others in his country club he does not feel wealthy at all.

The following respondent shares a similar sentiment: “Yes, I consider my wife and I wealthy relative to the general population, but modestly wealthy compared to many of our friends.”<sup>16</sup> And finally, one other response to this effect is also worth reproducing as it demonstrates the effect living in Naples has on one’s perception of his or her own

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<sup>12</sup> Person 5, Questionnaire, April 4, 2014.

<sup>13</sup> Person 6, Questionnaire, April 6, 2014.

<sup>14</sup> Person 18, Questionnaire, April 28, 2014.

<sup>15</sup> Person 10, Questionnaire, April 5, 2014.

<sup>16</sup> Person 14, Questionnaire, April 13, 2014.

level of wealth: “Wealth is a relative concept. There are over 1 billion folks in the world that live on less than \$1 per day. Everyone in the USA, relative to those folks, is wealthy. In my work, I interact with many folks that have a lot of money. Relative to them, I am not wealthy. In Naples, the same applies. I am wealthy compared to most, not so compared to many.”<sup>17</sup>

In a third common “yes, but...” response, the respondents said that they were financially wealthy but their true measure of wealth relates to relationships, health, and their spiritual life. For example, one writes, “Yes, [we are wealthy] monetarily, but more importantly in family, friends, church and spiritually...In reality, most all Americans are financially wealthy. I guess my definition of American wealth would be being able to live your lifestyle without having to work at a job.”<sup>18</sup> Another writes, “Yes, I became financially wealthy in adulthood. Being financially wealthy means having a great amount of money. My greatest wealth are other gifts from God like faith, friends, healthy family. Being wealthy provided me resources to help, give and provide others with needs they do not have.”<sup>19</sup>

Finally, four respondents answered this question in the negative. Their responses are worthy of consideration. One respondent bases her negative response to the question of wealth on the fact that it all could be lost at any time: “I do not consider myself wealthy. I've lived long enough to know 2 things....anything you have can be taken away in an instant; and you can lose your life or health in an instant, and then what you have doesn't matter.”<sup>20</sup> While I do understand the humble sentiment behind this statement, it is

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<sup>17</sup> Person 19, Questionnaire, May 14, 2014.

<sup>18</sup> Person 7, Questionnaire, April 6, 2014.

<sup>19</sup> Person 11, Questionnaire, April 5, 2014.

<sup>20</sup> Person 20, Questionnaire, May 16, 2014.

clear that no one could be counted wealthy by this definition since either of these could happen to any person at any moment. Just because it can be lost does not mean that one is not wealthy.

Another writes, "I think wealth is defined as 'according to who' and is a matter of perspective. We are thought to be wealthy by some standard, but the poorest in this country are rich by the standards of most of the world. But we can't begin to reach the levels of a Bill Gates or George Soros, to name a few. Maybe the simplest definition is having more money than you know what to do with, and we haven't come to that point in our lives."<sup>21</sup> Again, the trouble with this definition is that it could be argued that no one is wealthy.

One "no" respondent displays an awareness that though her answer is "no" she also acknowledges that she may not see her financial situation clearly: "I consider myself comfortable. I grew up in a lower middle class household and this level of financial comfort was achieved in adulthood. It's easy to look around and find others who have more than you do, especially here in Naples. I'm probably self-deluded on this point."<sup>22</sup> Again, she highlights one of the major challenges wealth creates which is the inability to see your own situation clearly. The fourth writes, "I don't consider myself wealthy though others would say I'm wealthy. I consider myself blessed. It has to do with who you consider to be the owner of what you have."<sup>23</sup> In effect, this one argues that he is not wealthy because he does not claim anything he has as his own.

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<sup>21</sup> Person 17, Questionnaire, April 27, 2014.

<sup>22</sup> Person 16, Questionnaire, May 15, 2014.

<sup>23</sup> Person 2, Interview, April 2, 2014.



## Section Two - Spiritual Challenges of Wealth

### **Question 1: “What have been the spiritual challenges you’ve seen wealthy Christians face?”**

The response to this question was truly fantastic. While there was some overlap, in all I have collected twenty-six answers to this question which shed some light from the perspective of my participants on the real challenges they perceive the wealthy to be facing. These responses can be divided into six categories of challenges: isolation, distraction, fear, pride, power, and idolatry.

The first category is isolation. Two respondents mentioned that wealth has an isolating effect on its possessor. The first said, “Wealth separates you from other people. Wealthy people separate themselves by the cars they buy, the houses they live in, the clubs they join.”<sup>24</sup> He said he likes to challenge his wealthy friends to ask themselves this question: “does the way you spend separate you from people or put you with people?” A second response was less specific but made a similar point saying, “[The wealthy] are able to hide or insulate themselves in ways that other Christians aren’t able to do.”<sup>25</sup> Although the answer did not come up in response to this question, a number of the people involved in this questionnaire have lamented to me personally about the negative impact that having two homes has had on their relationships. The isolation effect seems to most negatively affect those who move back and forth between homes at multiple points during the year more so than those who simply spend half the year in Naples and half the year elsewhere. When people are always moving, it is difficult for them to get to know anyone and for anyone to get to know them.

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<sup>24</sup> Person 1, Interview, March 24, 2014.

<sup>25</sup> Person 16, Questionnaire, May 15, 2014.

The second category is distraction. There were many responses that fit into this category. For one thing, becoming wealthy generally requires a significant investment of time: “You spend a large part of your life working very hard to get up to a certain level of wealth.”<sup>26</sup> Another respondent wrote that once a person becomes wealthy, it gets worse: “Oftentimes wealthy people are extraordinarily busy; this often results in a feeling that there is no time for spiritual growth disciplines, including Bible studies, classes, devotions/quite time, etc.”<sup>27</sup> One man said, “The more money you have, the more options you have, and the more options you have the more confusion you have.”<sup>28</sup> This sentiment was repeated in many different ways by various respondents and some of them will show up in other categories as well. Another respondent paraphrased something Randy Alcorn said one time in a talk and it stuck with him: “Money buys stuff. Stuff has mass. Mass has gravity. The gravity of our stuff has the power to pull us out of our spiritual orbit.”<sup>29</sup>

In a similar vein, speaking of the power of wealth to distract us from spiritual things, another person wrote to the effect that it is hard to maintain an eternal perspective when you are focused on accumulating more money and things. He said further that there are so many things one can get involved with when you are wealthy that it is very easy to not be involved in church or kingdom work. And finally, one of the respondents wrote that the wealthy are able to continually pursue more and more ways of looking for satisfaction in life that less wealthy people cannot. The result is that many wealthy people never come to the end of themselves, to the point where they can see that only God can satisfy their deepest desires. He continues, “What is so sad is they chase everything in the

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<sup>26</sup> Person 13, Interview, April 19, 2014.

<sup>27</sup> Person 14, Questionnaire, April 13, 2014.

<sup>28</sup> Person 1, Interview, March 24, 2014.

<sup>29</sup> Person 13, Interview, April 19, 2014. I have not been able to verify if this is exactly what Mr. Alcorn said but I have written it in the way it was recounted to me.

world to have fun, to be challenged, to learn more, to see more, to play more yet their thirst for satisfaction and fulfillment just seems to grow, but is never really satisfied.”<sup>30</sup>

It should also be noted that there was one response that stood out from the general tenor of the others. Regarding the challenges the wealthy face, this responder wrote, “I do not think the wealthy face more or less challenges spiritually. In some ways wealth provides the time and means to contemplate and study God’s word and help others through direct support or spiritual support.”<sup>31</sup> In other words, in his opinion wealth is not a distraction but rather an opportunity to focus less on something that consumes the lives of many and focus more on spiritual matters.

The third category is fear. There were so many responses that fit broadly under this category that it needs some additional sub-categories: fear of running out of money, fear of making a bad giving decision, and fear of what others may think of them. The general sentiment across various responders is that money provides security and this fact drives people to accumulate more of it while holding tightly to what they have. One responder said, “[The greatest challenge the wealthy face is their need for] security. You want to be secure. But you need to find security in the Lord.”<sup>32</sup> Another said, “The more you have, the greater your fear of loss.”<sup>33</sup> One might think that having more gives a greater feeling of security, but it actually seems to increase the fear of losing what one already has. As one female participant put it, “Even though they have wealth they also have fear that they will lose it so they hold onto it too tightly. Also, they have a hard time accepting that they have enough so they continue to put their focus on how to accumulate

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<sup>30</sup> Person 18, Questionnaire, April 28, 2014.

<sup>31</sup> Person 3, Questionnaire, April 4, 2014.

<sup>32</sup> Person 2, Interview, April 2, 2014.

<sup>33</sup> Person 1, Interview, March 24, 2014.

even more, instead of enjoying life by putting the gifts God has given them to work for His kingdom.”<sup>34</sup> Some of these fears are driven by a perception that the world is more unstable today than in the past: “I believe many wealthy Christians can be caught up with the fear of not having sufficient means to care for themselves with the ‘uncertainties’ facing the world today.”<sup>35</sup> Another writes that, “When thinking about retirement, fear enables us to justify keeping larger and larger amounts for ourselves.”<sup>36</sup> And another shared similarly, “We can rationalize anything we spend on ourselves.”<sup>37</sup> The fear at work here has a negative impact on being openhanded and generous.

Further compounding that problem is the fear of making a bad giving decision. It may be fear that the person or organization one gives to will mishandle it. This fear was surfaced by two separate female respondents. One wrote, “I also ‘see’ that financially wealthy people are ‘called on’ to assist others financially in a myriad of ways, be it support of a local art museum, the YMCA, health related organizations, personal friends, educational needs, the church's needs, etc. Trusting the legitimate needs is an issue, especially when people have been made aware of mishandling of such ‘needs.’”<sup>38</sup> Another wrote, “I have seen Christians disappointed by a lack of honesty and wisdom when it comes to the funds collected by the church. In all cases they have a hard time giving to the church, despite what they know the Word to say about it.”<sup>39</sup>

A similar challenge is raised by those who feel paralyzed by the myriad of opportunities for giving that are out there: “Balancing the need to serve and give to all the

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<sup>34</sup> Person 8, Questionnaire, April 5, 2014.

<sup>35</sup> Person 4, Questionnaire, April 4, 2014.

<sup>36</sup> Person 13, Interview, April 19, 2014.

<sup>37</sup> Person 1, Interview, March 24, 2014.

<sup>38</sup> Person 4, Questionnaire, April 4, 2014.

<sup>39</sup> Person 8, Questionnaire, April 5, 2014.

opportunities that are presented. Evaluating what is the best use of God's resources and balancing the urgent needs to the realization that you want to continue using these resources for the next 30+ years. I have been retired (from a paycheck) for 12 years already."<sup>40</sup> And again, "With all the enormous needs, friends seeking support for significant causes and corporate charity obligations, discernment for the best use of God-given resources has always been of spiritual concern. Equally difficult is being given the wisdom to determine the support balance between faith-based needs and secular causes."<sup>41</sup>

Once a decision is made, then one must still wrestle with the decision of how much to give: "How much is enough? How much should I keep and how much should I give?"<sup>42</sup> And another who writes that the greatest challenge he sees is "balance between using funds for the good things in life such as a nice or safe house, an above average car versus giving funds to those in need. In addition, the choice of giving to those in need versus allowing those in need to learn to work hard and become self-reliant."<sup>43</sup> Finally, one person noted his concern about what to do in regards to their children and an inheritance.<sup>44</sup> Behind all of these decisions is fear of making the wrong choice.

Finally, a couple of people mentioned that among the greatest challenges wealth creates for spiritual formation is the fear of what others will think of them. One person mentioned this fear as leading to the wealthy, "not sharing their beliefs with others."<sup>45</sup> And another wrote, "Some even think it is beneath them to become Christians because

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<sup>40</sup> Person 5, Questionnaire, April 4, 2014.

<sup>41</sup> Person 9, Questionnaire, April 7, 2014.

<sup>42</sup> Person 13, Interview, April 19, 2014.

<sup>43</sup> Person 19, Questionnaire, May 14, 2014.

<sup>44</sup> Person 13, Interview, April 19, 2014.

<sup>45</sup> Person 11, Questionnaire, April 5, 2014.

Christianity is only for the weak or needy that require a crutch to get through life.”<sup>46</sup> It certainly could be argued that this is an issue for all Christians and not simply the wealthy, but this was the perception of the participants.

The fourth category is pride. Pride takes a number of different forms creating a number of different challenges for the wealthy. First and foremost is “the feeling of an ability to control your own destiny and lack of dependence on God or other people to be successful in worldly terms; you can easily become distant from God because you have so few needs compared to most people.”<sup>47</sup> This idea of wealth making it difficult to learn to be dependent on God was a significant theme. Another wrote, “Over the years I have seen one of the biggest spiritual challenges wealth brings is the sense of power, or control, and the ability to take care of yourself or family or anything without help or support from others. Wealth can and does bring the illusion that one is in control of his own destiny.”<sup>48</sup>

The following response connects the feeling and posture of pride with the lack of dependence: “Wealthy people are challenged to ‘need God.’ When problems arise they can fix anything with their money.”<sup>49</sup> This idea that anything can be fixed with money appeared in several responses as well. In the next quote, the respondent has discovered that he rarely steps out in faith because he has learned he can accomplish so much through his own efforts: “Because our finances allow us to overcome many challenges of daily living, we tend to be very self-sufficient. It feeds our pride that I can take care of things instead of depending on the Holy Spirit. Because of our success, which we tend to

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<sup>46</sup> Person 18, Questionnaire, April 28, 2014.

<sup>47</sup> Person 14, Questionnaire, April 13, 2014.

<sup>48</sup> Person 18, Questionnaire, April 28, 2014.

<sup>49</sup> Person 6, Questionnaire, April 6, 2014.

think came from our efforts, it is hard to accept that I need to step out in faith. Instead, I try what I know or at least think I can accomplish.”<sup>50</sup>

The previous responses reveal that depending on God is a major challenge for at least some of the wealthy. And because there is little sense of dependence, it is not surprising that another significant challenge highlighted by the respondents is learning that all the wealthy have and have accomplished are gifts of God. One describes the challenge, “To see your wealth as a gift from God and see God as the owner of all your wealth.”<sup>51</sup> Because many have worked very hard and made many sacrifices to get where they are in life, many “believe their wealth came from their efforts or talent.”<sup>52</sup> It also causes them to have “...enormous egos which drive bad decisions.”<sup>53</sup> This form of pride is also revealed in a lack of compassion: “They are less understanding of the struggles of people less fortunate.”<sup>54</sup> One of the respondents was not certain about this challenge, but mentioned it in the form of a question: “Maybe thinking that some of what they have is because of their abilities or what they have done???”<sup>55</sup> Another respondent connected pride with the challenge of giving more as one’s income increases: “[The biggest challenge is] to increase your giving as your wealth increases. To become a radical giver. This means continually increasing your giving to the point of giving away 100% of your income.”<sup>56</sup> The great difficulty for the wealthy in doing this is believing that they are already doing enough and they deserve to enjoy what they have.

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<sup>50</sup> Person 15, Questionnaire, April 23, 2014.

<sup>51</sup> Person 12, Questionnaire, April 9, 2014.

<sup>52</sup> Person 7, Questionnaire, April 6, 2014.

<sup>53</sup> Person 7, Questionnaire, April 6, 2014.

<sup>54</sup> Person 6, Questionnaire, April 6, 2014.

<sup>55</sup> Person 20, Questionnaire, May 16, 2014.

<sup>56</sup> Person 12, Questionnaire, April 9, 2014.

For those who do give, that too is not without its challenges. One respondent mentioned that among givers, “[Some of them] strive for recognition. Most are not humble.”<sup>57</sup> It can also become difficult to do lower and less visible forms of service when one has become accustomed to the recognition that accompanies big giving: “Sometimes wealth and worldly success make it difficult to do the ‘lowly’ tasks like helping the poor, tutoring disadvantaged kids, etc; acts of kindness and Christian service can be viewed as ‘beneath’ you.”<sup>58</sup> The person goes on to say that, “writing checks or serving on boards, with accompanying recognition becomes the norm; the need for recognition negatively impacts the humility needed for spiritual growth and health.”<sup>59</sup>

The next category is power. For one of the respondents, after security the second biggest challenge the wealthy face is, “the association of money and power. Even people who don’t think it’s an issue, it’s an issue.”<sup>60</sup> Another respondent spoke of the expectation that power should be given in exchange for money: “Their wealth also tends to breed a certain demanding attitude of self-centeredness. ‘I gave this much money to this project, so my opinion should be valued.’”<sup>61</sup>

The final category is idolatry. I expected this to show up in more responses than it did, but perhaps many thought this was a given. Nevertheless, two people did explicitly mention this as a challenge the wealthy face. One wrote that, “some worship money more than God.”<sup>62</sup> and the other wrote of, “the challenge to put Christ first in all things.”<sup>63</sup> But this was the extent of explicit comments concerning wealth and idolatry.

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<sup>57</sup> Person 10, Questionnaire, April 5, 2014.

<sup>58</sup> Person 14, Questionnaire, April 13, 2014.

<sup>59</sup> Person 14, Questionnaire, April 13, 2014.

<sup>60</sup> Person 2, Interview, April 2, 2014.

<sup>61</sup> Person 6, Questionnaire, April 6, 2014.

<sup>62</sup> Person 10, Questionnaire, April 5, 2014.

<sup>63</sup> Person 20, Questionnaire, May 16, 2014.



**Question 2: “Whether or not you consider yourself financially wealthy, what challenges has wealth created for you spiritually?”**

This question also generated a significant number of helpful responses. As expected, there was quite a bit of overlap between this question and the previous one concerning challenges they have seen wealthy people face. But there were also some new and distinct answers. Again, because of the volume of responses, I have found it most helpful to categorize the challenges in six groups: distraction, callousness, decisions, temptations, and emotions.

Similar to what the respondents observed in other wealthy people, they have also found that distraction can be a challenge for them. One writes of the distraction of stuff: “Most obvious to me is the ability to acquire more STUFF. The more things one ‘takes on’ in life, the more time it takes to care for, use, fix (!) and share such. The capability to ‘have more stuff in life’ certainly detracts from time, spent quietly, seeking God. Basically the NEEDS become confused!”<sup>64</sup> And another writes of the distraction of so many opportunities to help, “For me personally, one of the biggest challenges is that the combination of wealth plus a successful leadership track record has led to an incredibly busy lifestyle which includes Christian organization leadership but makes time and the focus needed for spiritual growth difficult.”<sup>65</sup>

Three male respondents spoke of a certain callousness developing in their hearts toward the needs around them. One wrote, “After a while, all the requests presented to you can almost make you numb to deciding what it is you should be doing. It like a

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<sup>64</sup> Person 4, Questionnaire, April 4, 2014.

<sup>65</sup> Person 14, Questionnaire, April 13, 2014.

multitude of voices crying out ‘here....help me....I can really make a difference!’”<sup>66</sup> And another described the callousness as arising from not understanding how people could make such poor decisions: “Sometimes it is hard to identify with the needs of those that need help in the church -- Why didn't they buy insurance? Why did they drop out of school? How did they let themselves get in this mess? Wealth can make you callous to the reality of life in this world.”<sup>67</sup> A third reflects a similar feeling: “The biggest issue is to decide whether hard earned funds should be given away to others who have never worked hard and expect handouts.”<sup>68</sup>

Two female respondents wrote of circumstances that can suck the joy out of giving which is a different sort of callousness. The first describes how persistent requests can do it: “When pressure is put on large donors time and again to participate, the joy of giving can easily be lost or forgotten.”<sup>69</sup> The second speaks of how the burden of being a good steward does it: “[Being] ever aware that all we have is a trust from God brings great responsibility. Being good stewards of all He gives, including money is always a challenge. Mindful too that ‘to whom much is given, much is required’ often becomes more of a burden than a joy.”<sup>70</sup>

The third category of challenges relates to decision making. A common struggle is determining whom to give to. One writes, “We are struggling to know where to invest our money for the Kingdom. We have been disappointed several times by less than

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<sup>66</sup> Person 5, Questionnaire, April 4, 2014.

<sup>67</sup> Person 18, Questionnaire, April 28, 2014.

<sup>68</sup> Person 19, Questionnaire, May 14, 2014.

<sup>69</sup> Person 9, Questionnaire, April 7, 2014.

<sup>70</sup> Person 17, Questionnaire, April 27, 2014.

perfect ministries. [We get] so many requests that are not about spreading the Gospel.”<sup>71</sup>

Another shares that,

Wealthy Christians...are often good stewards. They have tremendous demands on them and give much, but it soon becomes apparent one cannot support all or do all they would like, yet the requests and needs seem to multiply. It is painful and frustrating to say no. A major portion of prayer time is spent seeking wisdom on how to use your wealth and the dilemma of never ending needs.<sup>72</sup>

Another challenge that several are struggling with is to know how much giving is enough. One says, “The relation between comfort and safety versus giving of time and resources to kingdom work. I learned at a very early age that money was not the answer to happiness, life or contentment. I was surrounded by extremely wealthy people who were extremely unhappy all my life.”<sup>73</sup> Another reveals the questions which trouble him: “Can I ever give enough? What would Jesus do? What does he think of me? How much to give and to which charitable organizations? Balance between family and others? Am I doing the right thing? Is it greedy to gain more? To give more?”<sup>74</sup> Another lists very similar questions in his mind: “How much is enough? How much should we spend and how much should we save and give away? The world’s priority is spend, save, give away. Priority should be give, save, spend.”<sup>75</sup> Clearly there are no easy answers to these questions related to decision making. One said this is his only challenge. When asked what challenges wealth creates for him personally, he responded: “None other than balancing enjoyment of God’s creation with spreading the gospel.”<sup>76</sup>

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<sup>71</sup> Person 6, Questionnaire, April 6, 2014.

<sup>72</sup> Person 18, Questionnaire, April 28, 2014.

<sup>73</sup> Person 7, Questionnaire, April 6, 2014.

<sup>74</sup> Person 10, Questionnaire, April 5, 2014.

<sup>75</sup> Person 13, Interview, April 19, 2014.

<sup>76</sup> Person 3, Questionnaire, April 4, 2014.

The fourth category of challenges relate to temptations. One describes the intensity of temptations for the wealthy:

Like all sinners wealth seems to provide one with more temptations; temptations on steroids! It is easy to not bother because there is always something to do. I have this trip, or that responsibility, this golf match with important customers, that vacation, or this meeting and exposure to interesting and sometimes tempting people.<sup>77</sup>

A male respondent speaks of a specific temptation for wealthy men when he writes that “women are attracted to wealthy men for security.”<sup>78</sup> A third respondent writes of the temptation to keep up with others: “When climbing the ladder in your 30’s-50’s, there is a lot of pressure to get cars, houses, educations, etc., to live a lifestyle that reflects what you earn...also driven a great deal by fear.”<sup>79</sup> And a fourth speaks from her personal experience when she says, “I allowed myself to be drawn into the things of this world. As we acquired multiple residences we spent less time involved in our local church. The small group we had been a part of dissolved, and we had no one speaking into our lives.”<sup>80</sup>

One specific temptation highlighted by a few respondents was the temptation to pride: “Wealth demands a unique ‘quiet’ giving. Humility is extremely difficult to maintain. Giving without recognition or attention by pastors or those in leadership requires a selflessness that at times even the best of donors gets weary.”<sup>81</sup> Another writes,

I still consider myself humble, but sometimes lack the time and patience to spend quality time helping others less advantaged, or even taking classes or going to Bible study groups; it can also feel ‘unleveraged’ to spend time in these ways compared to leadership roles with broader impact; and the leadership roles come

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<sup>77</sup> Person 18, Questionnaire, April 28, 2014.

<sup>78</sup> Person 7, Questionnaire, April 6, 2014.

<sup>79</sup> Person 13, Interview, April 19, 2014.

<sup>80</sup> Person 16, Questionnaire, May 15, 2014.

<sup>81</sup> Person 9, Questionnaire, April 7, 2014.

partly because of leadership gifts but partly because of having the wealth to make significant contribution financially.<sup>82</sup>

Along these lines another says that, “There is always the temptation to ‘write a check’ and consider service done.”<sup>83</sup> Similarly, a different participant describes the challenge this way: “It’s difficult at times to make decisions based on pleasing God rather than men, especially with so many needs, wants, good causes, etc. With all that comes the danger of being prideful or having a haughty spirit or wrong attitudes in the giving.”<sup>84</sup> And for another, the temptation comes in the form of believing he is independent from God: “I am not immune to times where things are going well and a lack of financial needs make me feel less like I need God, in some ways feeding a tendency to want to be in control.”<sup>85</sup>

A temptation that was only mentioned specifically by one person, but which is in the background of various responses is the temptation to power: “Self-control is a spiritual discipline that wealth demands of the giver. With substantial giving, one presumes leadership will bend to the giver’s ideas, wants, strategies.”<sup>86</sup> This is particularly dangerous according to this person, because financial wealth and security is often misinterpreted as spiritual maturity. This may be an area often overlooked by the wealthy as an issue. According to another respondent speaking about the relationship of wealth and power, he said, “The association of money and power [is an issue]. Even people who don’t think it’s an issue, it’s an issue.”<sup>87</sup>

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<sup>82</sup> Person 14, Questionnaire, April 13, 2014.

<sup>83</sup> Person 9, Questionnaire, April 7, 2014.

<sup>84</sup> Person 17, Questionnaire, April 27, 2014.

<sup>85</sup> Person 14, Questionnaire, April 13, 2014.

<sup>86</sup> Person 9, Questionnaire, April 7, 2014.

<sup>87</sup> Person 2, Interview, April 2, 2014.

And finally the issue of pride can make it challenging to step out of one's comfort zone in order to share the gospel with others. All of the responses along these lines were written by females. Part of the challenge according to them is the feeling that they will not be taken seriously: "Another challenge is having others negate/doubt/dismiss the message because 'it's easy for you to say, you have it all.' And, among so many of our peers the message is rejected because they are comfortable and content with their lifestyle and don't see any need for 'religion.'"<sup>88</sup> She concludes that, "...for me spiritually, I need to be more willing to step out of my own comfort zone when given opportunities."<sup>89</sup> This sentiment is shared by another who described this as her primary challenge. She writes that, "the main challenge that I see is many of our friends have good wealth and do not have that same awareness of their desperate need for Christ...[maybe it's] sometimes harder to witness to our friends and neighbors?"<sup>90</sup> And finally one shares her disappointment when she writes that,

I actually had someone (who I thought was a mature believer) say to me that I couldn't possibly understand what it means to trust or depend on God because of our financial circumstances. This completely ignores the many other areas in life where we face challenges and are called to trust His character and His promises.<sup>91</sup>

The fifth category of challenges the respondents described are emotions. Similar to their responses in section two question one, fear was mentioned by several as a challenge. The following comment is representative: "I struggle too with the fear that it could all be taken away. As I have grown in the Lord and experienced His faithfulness I can say I trust Him. Yet when the market drops consistently and the value of our homes

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<sup>88</sup> Person 17, Questionnaire, April 27, 2014.

<sup>89</sup> Person 17, Questionnaire, April 27, 2014.

<sup>90</sup> Person 20, Questionnaire, May 16, 2014.

<sup>91</sup> Person 16, Questionnaire, May 15, 2014.

dropped and our health care is threatened etc., fear does occur.”<sup>92</sup> For her the effect is that, “This challenges me spiritually because I am convicted of my dependence on these ‘things’ when I proclaim that I am fully dependent on my Lord.”<sup>93</sup> A second person mentioned that wealth offers him a great deal of security but he recognizes that he “needs to find security in the Lord.”<sup>94</sup>

A second emotion underscored by multiple responders was guilt. For one person, this seems to be her primary challenge: “Guilt of not giving or doing enough, not studying the Bible, most of all failing to enforce spiritual education in our children.”<sup>95</sup> This guilt sounds self-imposed. Another participant shares a similar struggle when she writes, “Honestly, I’m not at all comfortable with wealth, don’t see or think that way about myself. In fact, I often feel guilty about being so blessed or spending on myself. (True confession time.) However, it has been hard earned and greatly taxed by everyone, so I guess it must be real. I’m just more at home with my middle class thinking.”<sup>96</sup> One person mentioned guilt that is imposed by others as being a challenge: “Some wealthy Christians struggle with degrees of guilt because of their many blessings. Church members challenge the spending by their wealthy counterparts as “conspicuous consumption.””<sup>97</sup>

A third emotion that came up a couple of times was anger. In one instance, the anger was a result of their family being mistreated because of their wealth: “I...had to deal with anger because of the way my daughter was treated by fellow teens at church –

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<sup>92</sup> Person 20, Questionnaire, May 16, 2014.

<sup>93</sup> Person 20, Questionnaire, May 16, 2014.

<sup>94</sup> Person 2, Interview, April 2, 2014.

<sup>95</sup> Person 11, Questionnaire, April 5, 2014.

<sup>96</sup> Person 17, Questionnaire, April 27, 2014.

<sup>97</sup> Person 9, Questionnaire, April 7, 2014.

she was taunted with ‘rich kid’ and ostracized by some of her peers.”<sup>98</sup> The next respondent describes her need for the Holy Spirit to keep her from feeling anger towards others: “I especially need a right attitude from the Holy Spirit, one that doesn't come off as judgmental, cynical, arrogant or phony to those who see me as a ‘have.’ I also need to guard against anger at feeling used or accepted because someone wants something and knows how to play on guilt.”<sup>99</sup> A similar source of anger is described by another participant frustrated by the way he is targeted:

When you do become or are a follower of Christ your wealth is soon found out. In fact wealth often attracts pastors and others in the church for special recruiting efforts to get them interested in their church. In essence, wealth can make you a target; a source of resources often for your talents, but more often for financial reasons.<sup>100</sup>

**Question 3: “Do you think any of the above challenges have been made better or worse by the local church and why?”**

In general, the responses to this question were negative: ten out of the nineteen who answered this question felt the church made their challenges worse. Two respondents gave a mixed evaluation and only seven gave a positive assessment. For those who gave a positive assessment, the church has primarily helped them overcome the challenges they face in the following three categories: providing opportunities for growth and service, inspiring them through teaching, and relieving their fears of making bad giving decisions by vetting the ministries they give to.

Among those who commented that the church has helped them by providing opportunities for growth and service, one writes, “The church has provided me with the opportunity and forum to provide ‘out of comfort zone experiences’ to both the pastoral

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<sup>98</sup> Person 16, Questionnaire, May 15, 2014.

<sup>99</sup> Person 17, Questionnaire, April 27, 2014.

<sup>100</sup> Person 18, Questionnaire, April 28, 2014.



staff and selected worship leaders.”<sup>101</sup> In this case, the respondent was thankful for the church providing him an opportunity to provide others an opportunity for service.

Another person writes,

I laud the ways OUR church is involved in the community: [meeting] financial needs, physical needs, emotional needs, and spiritual needs. There are abundant ways to become involved in spiritual development; people are made to feel very welcome and comfortable. I love the ways OUR local church gets people involved in projects, intermingling people.<sup>102</sup>

A third shares about the impact the local church has had on her life: “Our local church has helped because it has given us an opportunity to give and serve God. My life has an eternal purpose because of the giving we are able to participate in and the serving not only in the church but outside of it, and both have the purpose of sharing the Gospel.”<sup>103</sup>

Finally, one highlights the church’s role in providing opportunities but cautions against using guilt as a motivation:

The church providing the information and the opportunity to serve in many ministry areas is helpful. This may sound like a contradiction to some earlier comments, but it is not. Many are unaware of all the hurting and needs in the church, community and world. This information helps move the hearts of those capable to serve and contribute. However, the request must be inspiring and gentle so the response is a heart thing and not guilt.<sup>104</sup>

The second area the church has positively impacted the respondents in the area of overcoming the challenges of wealth is by inspiring them through the teaching ministry of the church. One wrote that the challenges have been, “made much better by local church...taught me the real meaning of life, how to be kingdom minded and outward focused.”<sup>105</sup> Another shares how he has been inspired to get more involved: “Better

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<sup>101</sup> Person 3, Questionnaire, April 4, 2014.

<sup>102</sup> Person 4, Questionnaire, April 4, 2014.

<sup>103</sup> Person 8, Questionnaire, April 5, 2014.

<sup>104</sup> Person 18, Questionnaire, April 28, 2014.

<sup>105</sup> Person 7, Questionnaire, April 6, 2014.

because our vision-mission and worship messages. Thru these, God directed me to provide sizeable donations to [several local and international church sponsored projects]. These were well-defined and all worthy causes.”<sup>106</sup> And finally one shares that her challenges have been, “made better by our church reinforcing God’s word, encouraging a feeling of love, and teaching about God’s forgiveness.”<sup>107</sup>

The third area the church has had a positive effect is by relieving the fear one person had about making a bad giving decision. She writes, “I appreciate knowing that the Session has vetted the mission organizations that we support.”<sup>108</sup> As one of the challenges for her had been not wanting to give for fear of ministries mishandling money, the church has helped her overcome that by vetting ministries that she can feel good about supporting.

The negative responses fall in four basic categories. Respondents said that the church has made their challenges with wealth worse by: overwhelming them with needs or guilt, giving them undue power or influence, labeling them and treating them differently, and not modeling generosity.

In regards to being overwhelmed with needs, one respondent writes that, “the local church has the same messages that you hear from parachurch organizations. There are needs from the local church continually just like the mailbox at your house receives almost daily.”<sup>109</sup> Another participant shares a similar frustration:

I think the local church can be part of the dilemma...The local church is a reservoir of needs of all kinds which they should be. The wealthy Christian will want to help, but can be overwhelmed. In addition, like all of us their hearts will be touched by certain ministries or needs that touch their heart and gets their

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<sup>106</sup> Person 10, Questionnaire, April 5, 2014.

<sup>107</sup> Person 11, Questionnaire, April 5, 2014.

<sup>108</sup> Person 6, Questionnaire, April 6, 2014.

<sup>109</sup> Person 5, Questionnaire, April 4, 2014.

attention. This should be OK without making them feel they are slacking in other areas.<sup>110</sup>

Finally, one respondent shares a story that provides an example of this kind of guilt manipulation:

A pastor of an extremely large, well-endowed church, was experiencing a significant downturn in donations due to economic stress in the markets. After numerous pleas for the congregation to raise up and meet the need, he sent out a letter. One of the last sentences in the plea said, “God does not honor a pocketbook giver. God honors the checkbook giver.” Sometimes the local church is its own worst enemy.<sup>111</sup>

A second way the church compounds the problem of wealth is by giving undue power and influence to the wealthy. One speaks about this challenge early in his Christian life: “Church made it worse. Basically like the world. The church gave me more power than I should have had, more influence than I should have had.”<sup>112</sup> He went on to describe a special pastor who came into his life and took some of that power away recognizing that he was not spiritually mature. Another asks the question, “How do you handle the giver who wants leadership/power because of the contributions? There is always a sense of entitlement that pastors and leaders lean into with their ‘givers.’ The seat in the board room is for them, not to mention the reserved table at church functions.”<sup>113</sup> Another respondent speaks from his own experience in various churches:

[If you are wealthy] you are more likely to be invited into leadership and to get access to the Senior Pastor and other leaders. This sometimes gives you the impression that writing checks or serving in leadership roles is enough, and that serving on local missions projects or taking spiritual growth classes is unnecessary...Local churches sometimes also set priorities more based on the input of the wealthy than others.<sup>114</sup>

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<sup>110</sup> Person 18, Questionnaire, April 28, 2014.

<sup>111</sup> Person 9, Questionnaire, April 7, 2014.

<sup>112</sup> Person 2, Interview, April 2, 2014.

<sup>113</sup> Person 9, Questionnaire, April 7, 2014.

<sup>114</sup> Person 14, Questionnaire, April 13, 2014.

In each of these cases the church has increased the burden on the wealthy by giving undue influence or power.

The greatest number of respondents said that a significant way the church has increased the challenge of wealth in their lives is by labeling them and treating them differently because of their wealth. This is related to the previous challenge. One participant writes of the expectation that she will be a “financial angel” for the church:

Local churches treat wealthy people differently. And, some wealthy people expect to be coddled, whether it is Biblical or not and this is usually accommodated. Most churches dealing with a congregation of achievers can unwittingly, or otherwise, send the message that if you don’t give throughout the year “financial angels” are prepared to step forward. Pastors and church leaders readily rely on the angels, setting false expectations for the church’s financial strength. Even angels experience financial setbacks, leaving churches in the lurch to find other means of support that have dried up.<sup>115</sup>

Another respondent writes about the same problem, but puts the responsibility more on the wealthy than the church itself: “One of the significant challenges wealthy people create for local churches is that they create mechanisms church leadership can usually rely on to meet all financial needs.”<sup>116</sup> The effect of this he says is that it “creates an atmosphere that can discourage good stewardship by the rest of the congregation because they feel that the wealthy will always take care of any gaps.”<sup>117</sup>

Considering whether the church positively or negatively affects the challenges he faces, another respondent writes, “Generally neither, except churches seem to gravitate to wealthy people and pander to them, thus reinforcing that they are special versus being a

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<sup>115</sup> Person 9, Questionnaire, April 7, 2014.

<sup>116</sup> Person 14, Questionnaire, April 13, 2014.

<sup>117</sup> Person 14, Questionnaire, April 13, 2014.

needy child of God.”<sup>118</sup> In regards to labeling and treating them differently, one man says,

The local church appears to believe I am wealthy and that the needs of the church are the number one priority. Coming from a humble background, I see other needs as being just as important if not more so. This creates internal conflicts. Should I contribute more to India [referring to a specific project at Covenant Church of Naples] or a High School in [a foreign country he is affiliated with]?<sup>119</sup>

Another shares a similar view but even stronger, writing, “Sometimes I resent the local church asking for so much because they have deemed us wealthy. I believe God tells me clearly when and where to give and often it is not at all where the church would have chosen.”<sup>120</sup> She goes on to say, “I find covenant actually is guilty of labeling. I believe God sees us as all the same...and he doesn't ask something different of me because of an account...I truly believe God always sees my heart.”<sup>121</sup>

And finally, one person writes about the bias that exists against wealthy people in the church:

I think the church has always been predominately influential among the poor and middle classes and was from the beginning, probably for the same reasons it is today. The stigma of exploitation by the wealthy is still part and parcel of many attitudes brought into the local church, compounded by the case for the “downtrodden minorities, women, gays, etc.” that permeate our culture as a whole and are accepted as truth. My thinking may be a little biased, (we haven't always been haves), but I think it's a lot easier to be a victim and a ‘have not’ in our society, as well as our churches today. The entrenched idea that poor is good and rich is bad has a good track record in politics and Christianity. Seems like lots of room for spiritual insight and growth on both sides of the issue, as well as dealing with the underlying sins of envy, jealousy, covetousness and pride that are often ignored, excused or veneered over. I have been exposed to churches that often prize respectability over responsibility. I think it's a disservice to both the well-off and the less so to not honestly confront the lies about wealth, especially in the church.<sup>122</sup>

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<sup>118</sup> Person 15, Questionnaire, April 23, 2014.

<sup>119</sup> Person 19, Questionnaire, May 14, 2014.

<sup>120</sup> Person 20, Questionnaire, May 16, 2014.

<sup>121</sup> Person 20, Questionnaire, May 16, 2014.

<sup>122</sup> Person 17, Questionnaire, April 27, 2014.

Finally, the church is having a negative impact by not modeling generosity and good stewardship. The result is that the wealthy do not feel good about giving. One writes of a lack of desire to support the endless pursuit of the latest and greatest:

Rightly or wrongly, the local church falls victim to the culture.....bigger buildings, cafes, best and most updated technology. If the church is not current, it doesn't attract young members. Without young members, the church will not thrive. All of this requires "givers" to give with this understanding. However, mega-churches have found in the attempt to "keep up," they lost their own spiritual compass. Wealthy donors are left questioning their financial commitments to accommodate the latest and greatest versus ministries.<sup>123</sup>

Another person comments, "The over-emphasis on building facilities and creating programs and social activities in many local churches drives a need for financial leadership and administrative leadership that works against discipleship."<sup>124</sup>

A third respondent sees pastors as being responsible for not creating an environment where generosity is the norm:

Church is woefully inadequate here. Pastors don't tend to understand business or wealth or generosity/stewardship. A sloppy church (poor budgeting and financial leadership) will drive the wealthy away. Furthermore, pastors are viewed with suspicion whenever they talk about this subject and so their people aren't able to really listen. Furthermore, when [the wealthy] see their money going to build bigger buildings, their messages on generosity ring hollow. Churches should model generosity and this will inspire the wealthy to be generous. Generous Giving has been successful because they don't take any money and it frees people to let their guard down.<sup>125</sup>

One other respondent expresses his dissatisfaction that the church is satisfied with minimal giving: "I don't think the local church has had much influence on our giving.

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<sup>123</sup> Person 9, Questionnaire, April 7, 2014.

<sup>124</sup> Person 14, Questionnaire, April 14, 2014.

<sup>125</sup> Person 13, Interview, April 19, 2014.

The church is pleased to see people become tithers, but seldom challenges us to giving beyond 10%.”<sup>126</sup>

For good or for ill, the local church is having an impact on the challenges the wealthy face. Unfortunately, according to these responses, that impact is more negative than positive.

### Section Three – Helpful Supports to Overcoming Challenges of Wealth

**Question 1: “What have you found helps you with the challenges you mentioned above? (Any particular spiritual practices, conferences, books, speakers, friends, etc?)**

The responses from this question are best grouped in the following categories: spiritual practices, conferences, resources, friends, and principles. Under the heading of spiritual practices, I would further divide the responses down into the subcategories of worship, prayer, or bible study, accountability or small group relationships, and service or exposure to needs.

In regards to worship, prayer or Bible study, one respondent wrote that essential for him is his “daily devotional...time with God in His Word and prayer.”<sup>127</sup> Similarly, a second respondent says, “A continuous diet of biblical teaching and sermons in the church, prayer, and for me, daily personal time using guides like Sproul's Table Talk are helpful.”<sup>128</sup> Another person mentions that personal Bible study, and in particular scriptural examples of wealth are helpful:

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<sup>126</sup> Person 12, Questionnaire, April 9, 2014.

<sup>127</sup> Person 7, Questionnaire, April 6, 2014.

<sup>128</sup> Person 18, Questionnaire, April 28, 2014.

Mostly the Bible itself. Reading about so many who were blessed beyond measure in their day from Abraham, Lot, Jacob, Solomon, and Job, through the many princes, kings and rulers (not all good ones) to even dear Lydia is an education in wealth handling. The Proverbs and Psalms are also excellent guideposts for living with right attitudes and I think Proverbs 30:7-9 are especially helpful to me.<sup>129</sup>

Another mentions biblical examples of generous giving:

What has helped me most with these challenges is to read Scriptures of examples of generous giving: 1. In Exodus, the generosity of the people and rulers in building the tabernacle. 2. In 1 Chronicles 29, the challenge to the people in building the temple. 3. In 2 Corinthians 8-9 where it talks about the giving from the Macedonian churches as an example for the Corinthians to follow. 4. In 1 Timothy 6 where it speaks about the love of money and the temptation to be less than honest in your dealings to have more money.<sup>130</sup>

In addition to personal Bible study, one respondent wrote of the importance of being in

Bible study with others:

What is helpful for me is to be in the Word in a disciplined format, so I attend Bible Study Fellowship. Without the help of the Word of God taught at Covenant on Sunday, or the Bible studies or the armor of prayer that holds up the ministries I participate in I would not be able to overcome the challenge of fear or complete dependence on what I “have” vs what God has created me to do with what He has given me. What I am trying to say is that through my faith walk with God, He has pointed out to me very clearly that for some reason He chose me by GRACE only, because I know I did nothing to earn it. Everything I have is His, my responsibility is to be willing to follow His lead in how to give and serve. But I also know to do that effectively I have to be connected with the church of believers.<sup>131</sup>

Several participants mentioned the importance of prayer in overcoming their challenges and setting the direction of their giving. One says, “I have used prayer and tried to seek the guidance of the Holy Spirit as I have structured my major giving on an annual basis. I set up my giving based on priorities that I believe honor God.”<sup>132</sup> He then

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<sup>129</sup> Person 17, Questionnaire, April 27, 2014.

<sup>130</sup> Person 12, Questionnaire, April 9, 2014.

<sup>131</sup> Person 8, Questionnaire, April 5, 2014.

<sup>132</sup> Person 5, Questionnaire, April 4, 2014.



goes on to describe how he and his wife distribute their giving on the basis of this

intentional time of prayer:

Each January, my wife and I agree on the giving amounts for the churches (north and south) of which we are members. Then we look at individual missionaries that we have a personal relationship that we want to support. We lock in the support for the entire year for these priorities. Finally, we listen to other requests that come our way and try and respond. The vast majority of my giving (90+%) is set in January and given throughout the year automatically.<sup>133</sup>

Another writes, “I pray and seek God’s direction a lot. Learning all I can from the Bible.”<sup>134</sup> And finally one respondent has not come to a conclusion on what is helpful:

“This is an unresolved issue. Somehow I am guided in my decisions and I hope that guidance comes from the Holy Spirit.”<sup>135</sup>

The second important spiritual practice mentioned by multiple people is their participation in an accountability group or small group. One respondent said the number one help for him is accountability: “We make a budget every year in January...not because we have to but because we want to live by one. Everything we spend over \$1,000 we clear with each other. Everything we spend over \$10,000 we submit to a godly friend who checks it out.”<sup>136</sup> Their goal is to live simply and this person is charged with helping them determine if a specific purchase will help or hurt that goal. He continues, “He’s told us ‘no’ many times, including recently when we asked if we could put a pool behind our house. He initially said ‘yes’ then later came back and said after prayer, ‘no, this will unnecessarily complicate your life.’”<sup>137</sup> Another spoke of being in an accountability

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<sup>133</sup> Person 5, Questionnaire, April 4, 2014.

<sup>134</sup> Person 10, Questionnaire, April 5, 2014.

<sup>135</sup> Person 19, Questionnaire, May 14, 2014.

<sup>136</sup> Person 1, Interview, March 24, 2014.

<sup>137</sup> Person 1, Interview, March 24, 2014.

group that specifically focuses on being financially accountable to each other and no topic is off limits.

Four others describe how essential participation in small groups has been for them. The first writes, “Very helpful for me is friends who encourage me in spiritual growth, pray with me, etc. Where I live we have a Men’s Fellowship group I help lead. We pray for members of the group and have a purpose to be an influence for Christ in our community. This common purpose helps stay focused spiritually.”<sup>138</sup> The second writes, “Staying connected to a small group is essential to keeping me ‘whole.’”<sup>139</sup> The third started his own group for this purpose: “I helped start a Men’s Golf Fellowship to hear, learn and support other men in my situation.”<sup>140</sup> The fourth says, “Interfacing with other wealthy Christian people is very helpful. Small groups and committees provide the opportunities to discuss common questions, concerns, victories, and struggles.”<sup>141</sup>

Finally, one respondent mentioned the importance of these relationships but lamented that her mobility keeps them from it: “I believe that relationship building...with others in small groups is most beneficial. However....I MISS that so often, due to the inability to devote the time to such because of our mobility. (THAT is a problem; also a BLESSING!)”<sup>142</sup>

A third spiritual practice is serving others and being exposed to needs in the world. One disciplines himself to, “annually go overseas to keep perspective.”<sup>143</sup> A second who regularly travels to third-world countries for ministry writes,

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<sup>138</sup> Person 14, Questionnaire, April 13, 2014.

<sup>139</sup> Person 9, Questionnaire, April 7, 2014.

<sup>140</sup> Person 10, Questionnaire, April 5, 2014.

<sup>141</sup> Person 18, Questionnaire, April 28, 2014.

<sup>142</sup> Person 4, Questionnaire, April 4, 2014.

<sup>143</sup> Person 1, Interview, March 24, 2014.

“AWARENESS of others’ needs is most helpful! It CAN be easy to isolate oneself from others’ real needs.”<sup>144</sup> One speaks of a ministry he established among the homeless: “I started the [ministry name withheld] homeless ministry and volunteer there regularly. This helps me see the other part of the world. I’m also involved hands-on in another similar ministry that is down in the trenches.”<sup>145</sup> Another writes, “My charity giving and involvement helps to gain understanding of the needy. Reaching out in mercy [part of the vision statement at Covenant Church] is a big part of my life.”<sup>146</sup> A fourth person writes, “I do like to feel stretched and used by God so I serve in Bible Study Fellowship by shepherding a group of women and am now being trained at Pregnancy Resource Center to be a crisis counselor.”<sup>147</sup>

Several people commented on the connection between their service and their giving. One writes, “On a more personal note, the greater my commitment of self/time to the church and its ministries, the more fulfilling our ‘donation’ becomes. The joy in serving is incredibly empowering. That always is accompanied by greater financial support.”<sup>148</sup> A second says, “I intentionally support only 2-3 ministries because I do not want to just give money. I also give a lot of time and effort as well. Getting personally involved in these ministries makes it much easier to give generously to the causes.”<sup>149</sup>

Under the heading of conferences, only two were mentioned. The four respondents who are not a part of Covenant Church of Naples were referred to me by my friend at Generous Giving. Each of these four respondents attend the Generous Giving

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<sup>144</sup> Person 4, Questionnaire, April 4, 2014.

<sup>145</sup> Person 2, Interview, April 2, 2014.

<sup>146</sup> Person 10, Questionnaire, April 5, 2014.

<sup>147</sup> Person 8, Questionnaire, April 5, 2014.

<sup>148</sup> Person 9, Questionnaire, April 7, 2014.

<sup>149</sup> Person 13, Interview, April 19, 2014.

Annual Conference every year as a personal discipline. Two of them also pay the expenses for three or four new couples to go with them to the conference every year. Another one of these four is very heavily supportive of the Journey of Generosity events, which are like the annual conference only much smaller and shorter. One of the respondents also attends the Global Leadership Summit at Willow Creek. He has taken more than one hundred fifty pastors over the years. Now he is also taking many community leaders.

Not all the respondents liked the idea of a conference however. One participant's comment stood out in that he seemed to speak against conferences (and books) as being helpful: "I do not think books, conferences provide the answer. It is an individual decision between man and God."<sup>150</sup>

Under the heading of resources besides the Bible, the only people who listed specific resources are also the same four people who attend the Generous Giving conference every year. The following resources were mentioned:

Books:

"Navigating Your Finances God's Way" by Howard Dayton

"The Treasure Principle" by Randy Alcorn (mentioned by all four respondents)

"God and Your Stuff" by Wes Wilmer

"Fields of Gold" by Andy Stanley (mentioned by two respondents)

"How much is enough" by Arthur Simon

"Money & Power" by Jacques Ellul

"Neither Poverty nor Riches" by Craig Blomberg

"The Law of Reward" by Randy Alcorn

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<sup>150</sup> Person 19, Questionnaire, May 14, 2014.

“Money, Possessions, and Eternity” by Randy Alcorn (mentioned by two respondents)

“Faithful Finances 101” by Gary Moore

“Investing in God’s Business” by Terry Parker

“Revolution in Generosity” by Various Contributors

“Halftime” by Bob Buford

“I Like Giving” by Brad Formsma

Speakers mentioned were: John Ortberg, Randy Alcorn, Ron Blue, and Tim Keller

Other resources listed include:

John Ortberg sermon entitled, “Who’s the Owner?”

The movie “The Ultimate Gift,”

Generous Giving videos.<sup>151</sup>

Under the heading of friends, role models, and mentors one person spoke of the impact some wealthy mentors had on him: “I was mentored early on by some very big givers and ultimately my wife and I made a pledge to give away 50% of earnings.”<sup>152</sup>

Another spoke of the role of her father:

My father was an extraordinary role model for giving without expectations. He was such a man of faith who saw needs and responded with both his time and his talent. Living that model as a child and young adult, I understood what it meant to live out the scripture, “You have been blessed to be a blessing.”<sup>153</sup>

Two other respondents spoke of the value of their friends. One said, “We have older, wealthier friends, who have spoken candidly about their issues with wealth.”<sup>154</sup>

And the other wrote, “For help I would say my sweet sisters in Christ...first my dearest friends loved me with nothing and don't see me any differently now...I love that...it's so

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<sup>151</sup> <http://www.generousgiving.org/allvideos>

<sup>152</sup> Person 13, Interview, April 19, 2014.

<sup>153</sup> Person 9, Questionnaire, April 7, 2014.

<sup>154</sup> Person 16, Questionnaire, May 15, 2014.

Christlike.”<sup>155</sup> On the other side of role models one respondent said, “I know extremely unhappy wealthy people,”<sup>156</sup> and their negative examples have helped him want to go another way.

Finally, multiple people wrote or spoke of certain principles or commitments they try and live by which help them overcome the challenges of wealth. One exceptional example follows:

We always want to be slow to spend on ourselves and quick to spend on others. We know this is very un-American. In our culture people will drop money on themselves without a second thought but will deliberate at great length about giving money away. We want to give quickly and easily to others but deliberate long and hard about spending on ourselves. We have committed to doing three things every year: 1) Go to the annual Generous Giving Conference (and pay for others to go every year), 2) Teach a Compass class at our local church, and 3) Go overseas to keep perspective. If we do these three things every year we will spend less on ourselves and will give more away. Our goal is always to give away more than we keep for ourselves. In a bad year we give away 2-3 times what we keep. In a good year we give away 8-10 times what we keep.<sup>157</sup>

Another person describes something he heard at a Generous Giving conference and how that has shaped how they live: “I heard Peter Ueberroth (the former Major League Baseball commissioner) speak and say, ‘If you want to do something special for your children, give them money they have to give away.’ After that we watched the movie “The Ultimate Gift” and we had a two hour conversation with our kids.”<sup>158</sup> He goes on to describe the result of the conversation: “We then gave them \$10,000 they had to give away. But the precondition was they had to tithe out of their own income. This became an annual event.”<sup>159</sup> And they have not stopped with their children, but they are teaching the next generation also: “We’re also doing it with our grandkids on a smaller scale. We give

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<sup>155</sup> Person 20, Questionnaire, May 16, 2014.

<sup>156</sup> Person 7, Questionnaire, April 6, 2014.

<sup>157</sup> Person 1, Interview, March 24, 2014.

<sup>158</sup> Person 2, Interview, April 2, 2014.

<sup>159</sup> Person 2, Interview, April 2, 2014.

them money at Thanksgiving, and their Christmas present to us each year is to tell us who they gave the money to, what impact it had on the receiver, and how it impacted them as the giver. We do this through the National Christian Foundation.”<sup>160</sup> This same person shared another principle that he adopted after hearing Randy Alcorn speak at a conference: “Randy Alcorn drew a dot on a board, and then he drew a line extending from it and said ‘that line goes on forever.’ Then he said, ‘That dot is your life. That line is eternity. Are you living for the dot or the line?’ That really impacted us.”<sup>161</sup> One of the ways it impacted them relates to the source from which they are giving: “We have also recently started giving out of our assets and not just our income. But we’ve really not sacrificed anything.”<sup>162</sup>

A third respondent spoke about two principles that made the biggest change in his life: “My big transformation came when my mindset changed from ‘All I have is mine and I’ll tip God from what I get’ to ‘It’s all his, so how does he want me to use it for him?’”<sup>163</sup> At this point he says the spell of materialism was broken. He continues, “I think it was Martin Luther who said, ‘We have three conversions: our head, our heart, and our pocketbook.’”<sup>164</sup> In addition to living with the knowledge that God owns it all, he says, “The other thing that has shaped my life with wealth more than anything else is a quote from John Wesley who said, ‘I want to be the executor of my own estate.’”<sup>165</sup> To put this principle in practice this couple has made an intentional decision: “In addition to giving away 50% of our income, we decided to give our kids a nice gift on an annual

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<sup>160</sup> Person 2, Interview, April 2, 2014.

<sup>161</sup> Person 2, Interview, April 2, 2014.

<sup>162</sup> Person 2, Interview, April 2, 2014.

<sup>163</sup> Person 13, Interview, April 19, 2014.

<sup>164</sup> Person 13, Interview, April 19, 2014.

<sup>165</sup> Person 13, Interview, April 19, 2014.

basis each year rather than a big inheritance when we die. We are not giving them so much that it will change their life, but it will give them some comfort and security.”<sup>166</sup>

Two other principles straight out of the pages of the Bible that were mentioned are: “You have been blessed to be a blessing,” and also the words of Proverbs 30:7-9: “Two things I ask of you; deny them not to me before I die: Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, “Who is the LORD?” or lest I be poor and steal and profane the name of my God.”

**Question 2: “What do you think pastors or the local church could do to help a Christian overcome the challenges wealth creates for growing in Christ/spiritual formation?”**

The responses from the participants in this section on what pastors or the local church could do to help can be grouped in five categories: teaching, practicing discipleship, encouraging relationships, providing opportunities for action, and providing resources.

The predominant response related to various topics of teaching. One suggested offering a “Compass” class on handling money God’s way.<sup>167</sup> Another said that people need to know that “we are not our own but have been bought with a price. And we need to understand that all of us have been blessed in some way or another to be a blessing to others.”<sup>168</sup> One respondent was insistent that, “pastors speak more often about the influence of money. They should do this when they are not in the campaign mode or in need of funds. It should be a subject that’s discussed and taught so that the power of

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<sup>166</sup> Person 13, Interview, April 19, 2014.

<sup>167</sup> Person 1, Interview, March 24, 2014.

<sup>168</sup> Person 5, Questionnaire, April 4, 2014.



money is always before the congregation.”<sup>169</sup> Two respondents said that pastors need to regularly emphasize that “to whom much is given, much will be required.” It is also important to “remind people of the biblical warnings about money” and our sinful nature. One said, “We have to get away from talking about giving as a duty. We need to help people rediscover the joy of giving and giving spontaneously.”<sup>170</sup> Another wrote that it does not matter much what the church teaches about money if it is not backed up by a generous life.<sup>171</sup> And finally, one responded that pastors and churches could help by “being more aware of and addressing more often the issue of wealth and success as positives and not negatives in the church and in the society.”<sup>172</sup> She continues saying that, “Neither wealth nor success are unbiblical, but God chooses to bless us all as He sees fit. How we appropriate all our gifts is fundamental to our growth and spiritual well-being.”<sup>173</sup>

In regards to discipleship, two respondents pointed out the importance of actually discipling the wealthy and not just pandering to them. The first writes, “Perhaps the most important thing the local senior pastor can do is to challenge the wealthy to grow spiritually and not just pander to them to get access to their wealth; this can just be by expectation-setting or, even better, by inviting them into appropriate small groups.”<sup>174</sup> The second says similarly,

The local church must do significant soul searching. Do the pastors and leadership personally benefit from their relationships with the big giver? Do the pastors and leadership use the wealthy as the church ATM machine? Do they encourage their benefactors to develop deeper and deeper relationships with their Savior or do

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<sup>169</sup> Person 12, Questionnaire, April 9, 2014.

<sup>170</sup> Person 13, Interview, April 19, 2014.

<sup>171</sup> Person 2, Interview, April 2, 2014.

<sup>172</sup> Person 17, Questionnaire, April 27, 2014.

<sup>173</sup> Person 17, Questionnaire, April 27, 2014.

<sup>174</sup> Person 14, Questionnaire, April 13, 2014.

they soft pedal the spiritual relationship for a “best buddy, I am close to a person of power?” Discipling the givers of substance to see their value outside their definition of wealthy is a primary goal.<sup>175</sup>

One specific application of this that was mentioned is to take the wealthy through a study like Greg Ogden’s *Discipleship Essentials*.<sup>176</sup> Another suggested simply making sure they know the gospel.<sup>177</sup> And another suggested having conversations with them about the relationship between their faith and their money.<sup>178</sup> Finally, one person said that pastors need to “see me through the eyes of Christ. Ask, ‘How can I help you move closer to God today than you were yesterday?’ ‘How can I help you develop your spiritual gifts?’”<sup>179</sup>

Thirdly, and closely connected to discipleship, is the importance of emphasizing relationships. Two people mentioned that the number one thing pastors could do for the wealthy is “get to know them.” After that, several others suggest that pastors should encourage them to be involved in small group relationships or invite them into their own small group. One said that the small group should be led by someone with a similar financial background.<sup>180</sup> Another said that the small group should not consist of only wealthy people. Finally, one said that it was very important for him that the pastor “treat all attendees equally. Do not differentiate on wealth.”<sup>181</sup>

Fourthly, under the category of providing opportunities for action, one wrote, “The church needs to continue to create a variety of ways for their wealthy Christians to give and serve that show results. Jesus urged the disciples in Matthew 26 to be prepared

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<sup>175</sup> Person 9, Questionnaire, April 7, 2014.

<sup>176</sup> Person 14, Questionnaire, April 13, 2014.

<sup>177</sup> Person 18, Questionnaire, April 28, 2014.

<sup>178</sup> Person 15, Questionnaire, April 23, 2014.

<sup>179</sup> Person 20, Questionnaire, May 16, 2014.

<sup>180</sup> Person 4, Questionnaire, April 4, 2014.

<sup>181</sup> Person 19, Questionnaire, May 14, 2014.

for His coming but while they waited to be about His work of spreading the Gospel and serving others out of love. The church needs to help lead that cause.”<sup>182</sup> Similarly, another said that the church needs to increase the focus on reaching out in mercy. A third said that pastors should be “inviting and challenging us to situations that are beyond our comfort zone, acknowledging that our success makes it tough to do this; challenge, teach, lead and remind us that we have this special challenge – we just do not have the same financial constraints (that might force others to rely on God more) as others do.”<sup>183</sup> Along these same lines, one said that the pastors need to get more personally involved in service opportunities, especially those on the mission field. This is the best way to get other people excited about missions and thus about giving. And finally, one wrote that rather than motivating with guilt, “cast a vision so those who are moved will appropriately support the church’s priorities.”<sup>184</sup>

Lastly, some said that the best way for pastors and churches to help the wealthy is by providing resources to them. Specifically mentioned was that the church should host a Journey of Generosity event [associated with Generous Giving].<sup>185</sup> He also said that the church should introduce its wealthier members to the National Christian Foundation. About his own experience with the National Christian Foundation he writes, “I tripled my giving once I started using them. It allowed me to give appreciated assets rather than just assets.”<sup>186</sup> A third specific suggestion given by another respondent is to offer multiple financial courses: “Dave Ramsey for people who are financially struggling, Crown

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<sup>182</sup> Person 8, Questionnaire, April 5, 2014.

<sup>183</sup> Person 15, Questionnaire, April 23, 2014.

<sup>184</sup> Person 5, Questionnaire, April 4, 2014.

<sup>185</sup> Person 1, Interview, March 24, 2014.

<sup>186</sup> Person 1, Interview, March 24, 2014.

Financial for people who are more average, and Generous Giving for the high end earners.”<sup>187</sup>

**Question 3: “What do you think pastors most need to understand about wealthy Christians?”**

The responses to this question overall were among the shortest of all the answers. It could be because it was the second to last question of the questionnaire and they were tired, or it could be that the respondents had difficulty formulating an answer to the question. But a third and more likely possibility for the brevity of the answers is that for them it is quite simple what pastors need to understand about wealthy Christians and so while the answers are short, they are full of significance.

Each of the responses to this question can be placed in one of six categories. The first category of response, and by far the most common, is that wealthy Christians are the same as everyone else. Twelve out of the eighteen respondents to this question said something to this effect: “They are just like everyone else; their real ‘needs’ are there!”<sup>188</sup> Another went on to explain those same needs, “They have needs. They grieve. They have triumphs and fears. They hurt. They care. They want to have ‘real’ friends, meaningful relationships.”<sup>189</sup> Another said, “I really feel Christians’ needs are so similar in all realms. We still want to be loved, grow strong marriages, learn how to love our children more, develop our spiritual gifts.”<sup>190</sup> She went on to say,

When I had very little as a single mom, God was my provider...daily. I still see Him as my provider...daily. The world sees my life as completely changed, but I

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<sup>187</sup> Person 13, Interview, April 19, 2014.

<sup>188</sup> Person 4, Questionnaire, April 4, 2014.

<sup>189</sup> Person 9, Questionnaire, April 7, 2014.

<sup>190</sup> Person 20, Questionnaire, May 16, 2014.

will tell you Trent, because I know the truth...it is the same. Maybe different price tags on some items, but needs and joys and priorities and values are the same.<sup>191</sup>

And one other wanted pastors to understand that wealthy Christians “are human...they also have many hands reaching out to them.”<sup>192</sup>

This emphasis also came with some suggestions for pastors. Pastors are “to treat people with means the same as anyone else. Avoid the tendency to put on a pedestal.”<sup>193</sup>

One respondent said, “I think they need to be treated just like everyone else in the congregation. Sometimes I believe pastors are reluctant to challenge people of wealth because they’re afraid of offending and fear the potential loss of revenue to the church.”<sup>194</sup> Another emphasized that, “They are no better or worse than the congregation as a whole. Everyone has equal accountability before the Lord as to how they use the “talents” God has given them.”<sup>195</sup> A different respondent wrote, “They/we are the same sinners as everyone else, but often feel the need for Christ less than the average person, so need to be encouraged in their faith and held accountable for being a disciple and living out faith values.”<sup>196</sup> He goes on to warn, “Pandering to the wealthy just to get access to their resources will only encourage further independence and distance from God.”<sup>197</sup>

Emphasizing our common fallenness, one writes, “We are all sinners saved by grace, regardless of financial status, and we all need to be reminded constantly of who we

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<sup>191</sup> Person 20, Questionnaire, May 16, 2014.

<sup>192</sup> Person 19, Questionnaire, May 14, 2014.

<sup>193</sup> Person 2, Interview, April 2, 2014.

<sup>194</sup> Person 16, Questionnaire, May 15, 2014.

<sup>195</sup> Person 5, Questionnaire, April 4, 2014.

<sup>196</sup> Person 14, Questionnaire, April 13, 2014.

<sup>197</sup> Person 14, Questionnaire, April 13, 2014.

are and what we have in Christ...We all need to bloom where we're planted. The soil is just a little harder in an affluent community."<sup>198</sup> And another wrote,

Pastors need to understand wealthy Christians are just the same as everyone else. They may be capable of giving or doing more with their talents, but as Christians they are already giving and probably doing more. They, like everyone, must budget their resources. Like all they have the same personal needs for love, acceptance, fulfillment, family needs, recognition, and friendship. Though often the myriad of responsibilities wealth frequently brings sometimes gives them less time to participate in the church.<sup>199</sup>

And finally one says, "Don't try and treat us as special. We don't want it. It is offensive and seen as pandering."<sup>200</sup>

All the remaining categories of response each received approximately the same emphasis from the respondents, about half as many responses as the first category. The second category, which seems possibly contradictory to the first, is that pastors need to take time to know the wealthy personally. The reason it seems contradictory is that the level of personal relationship described goes beyond that of a typical member of the congregation in a church the size of Covenant. Consider the following response:

I think pastors should take time to be with wealthy Christians, ask penetrating questions so they know how a wealthy Christian thinks and what the challenges are. Since in most churches there's a small group of wealthy Christians, nevertheless, the pastor should be very familiar with the way they think about their money and challenge them to increase their giving as an example of their surrender to God.<sup>201</sup>

Another writes, "They/we [the wealthy] are generally so busy that it will take direct conversation and challenges to get through to them..."<sup>202</sup> A third writes about the

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<sup>198</sup> Person 17, Questionnaire, April 27, 2014.

<sup>199</sup> Person 18, Questionnaire, April 28, 2014.

<sup>200</sup> Person 5, Questionnaire, April 4, 2014.

<sup>201</sup> Person 12, Questionnaire, April 9, 2014.

<sup>202</sup> Person 14, Questionnaire, April 13, 2014.

importance of a close personal relationship with wealthy members because “helping them stop and take ‘stock’ to better prioritize can be something the pastor can facilitate.”<sup>203</sup>

The third category of responses also seems to indicate that the wealthy do not perceive themselves to be exactly like the rest of the congregation. Several respondents said that the wealthy tend to be less vulnerable than others: “We have as much need for the grace of Jesus, but find it hard to admit in all but the most private settings.”<sup>204</sup> One wrote of the reason for this lack of vulnerability: “They/we are less vulnerable normally than others, because there is an image of success to project.”<sup>205</sup> Another gives a similar reason when he says, “Wealthy Christians are as screwed up and as needy as anyone, but they are usually more proud and have very established defense shields...they can be even more insecure than ‘poor’ people.”<sup>206</sup> And finally another describes one way the wealthy can avoid vulnerability: “Wealthier individuals tend to isolate themselves by moving around their various residences, making it difficult to form meaningful relationships.”<sup>207</sup>

The fourth category relates to their desire for pastors and churches to understand that they worked hard for what they have. One respondent who comes from a very poverty-stricken background points out that the wealthy “were not necessarily born into wealth.”<sup>208</sup> Another explains more specifically,

That most of us have spent a lifetime working, saving and investing to be “comfortable” in our later years. We didn't pick money off trees or inherit it from rich relatives since our parents and grandparents were depression and war survivors. As young marrieds we lived frugally, raised kids, had mortgages and dreamed that if we ever made it to \$10,000 a year (on one salary), we would be rich. No government handouts, thank you very much.<sup>209</sup>

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<sup>203</sup> Person 18, Questionnaire, April 28, 2014.

<sup>204</sup> Person 15, Questionnaire, April 23, 2014.

<sup>205</sup> Person 14, Questionnaire, April 13, 2014.

<sup>206</sup> Person 7, Questionnaire, April 6, 2014.

<sup>207</sup> Person 16, Questionnaire, May 15, 2014.

<sup>208</sup> Person 19, Questionnaire, May 14, 2014.

<sup>209</sup> Person 17, Questionnaire, April 27, 2014.

And finally, another writes that “most are good people. They have the same spiritual needs as the poor (maybe more)? They care. Most were not given wealth but worked hard for what they have. Many try to improve wealth to give more away.”<sup>210</sup>

The fifth category wealthy Christians want pastors to understand is their desire to be valued for more than just their money. “They don’t want to feel used. They want to believe they are valued for more than their financial resources.”<sup>211</sup> Another says similarly,

We like to be respected and appreciated for who and what we are and not what is in our bank account. We support many Christian ministries outside of our local church, as well as charities and the arts, but don't feel the need to tell the world what we do. It's a joy and privilege to give wherever The Lord leads and we do so cheerfully. Our highest priority is to be good and responsible stewards of that which has been entrusted to us.<sup>212</sup>

A third respondent suggests it is even more important for the wealthy to feel valued: “There is a greater than normal need to make the wealthy feel valued than with others; they are used to being important and listened to. They need to be asked to help in non-financial ways.”<sup>213</sup>

Finally, the sixth category where the wealthy seek greater understanding from pastors relates to the walls they have erected to protect themselves from money-seekers. One writes of the challenge of developing relationships: “I think it is sometimes difficult to determine whether one’s interest in you is genuine or whether they have an ulterior motive because of real or perceived wealth. It is very easy to think that most people are

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<sup>210</sup> Person 10, Questionnaire, April 5, 2014.

<sup>211</sup> Person 9, Questionnaire, April 7, 2014.

<sup>212</sup> Person 17, Questionnaire, April 27, 2014.

<sup>213</sup> Person 14, Questionnaire, April 13, 2014.



approaching you because they have an ‘ask’.”<sup>214</sup> Another warns, “Wealthy people can sniff out ‘money seekers’ in a second. Don’t go after their money; go after their hearts and minds. Be genuine and real. They are usually very perceptive and smart people; treat them that way.”<sup>215</sup>

A third says that pastors need to understand how the wealthy sometimes view them: “The ultra-wealthy have a hard time surrendering and getting the message of generosity from a pastor. But they’re much more willing to hear it from peers. Neutrality is so important for helping the ultra-wealthy to trust. It’s hard to hear the message of generosity without being suspicious.”<sup>216</sup> And finally, one emphasizes the importance of the church being trustworthy: “The church needs to use the Word of God, the challenge and command that comes from the Word to communicate about trusting and following God, but it also has to prove that it is worthy of their wealth. The pastor has to make sure their church is trustworthy of these Christians’ money.”<sup>217</sup>

**Question 4: “What do you think is the greatest need for wealthy Christians that the local church or its leaders could provide?”**

The responses to this question followed a similar pattern as for the previous ones. The participants’ responses concerning the greatest need the local church could provide fell into one of four categories: facilitate relationships, provide opportunities and challenges, create a safe place for the wealthy, and preach or teach the Bible.

The importance of facilitating and developing relationships with and among the wealthy was underscored by six respondents: “To me, it’s all about RELATIONSHIP

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<sup>214</sup> Person 16, Questionnaire, May 15, 2014.

<sup>215</sup> Person 7, Questionnaire, April 6, 2014.

<sup>216</sup> Person 13, Interview, April 19, 2014.

<sup>217</sup> Person 8, Questionnaire, April 5, 2014.

building amongst Christians who want to reach out to others IN THE NAME OF CHRIST. Something OUR church does very well.”<sup>218</sup> Another speaks of the difficulty of finding these kinds of relationships: “Real relationships...Individuals who have ‘succeeded’ by worldly standards hunger for authenticity in their relationships which is almost impossible to achieve.”<sup>219</sup> One says relationships should be among peers: “Pastors could create opportunities for peer circles. Circles of wealthy people who could encourage each other in regards to generosity without the skepticism that comes if the pastor is involved.”<sup>220</sup> Another says these relationships should not be only among peers: “...help facilitate them into relationships with strong brothers and sisters in the faith and role model disciples, especially in small groups made up not just of their peers.”<sup>221</sup> And finally one talks about relationships for the purpose of discipleship: “Draw us into closer relationships that include being discipled by others and discipling others.”<sup>222</sup>

Two people responded with language regarding the need for church to be a safe place with safe people. One wrote that the greatest need for the wealthy that the church could provide is, “a ‘safe’ place for caring and sharing...Vulnerability requires ultimate trust. Finding those individuals [who are safe] within the body of believers is a cherished gift.”<sup>223</sup> Another also wrote that the greatest need is, “A safe place where the Word and Work of the Lord is number one, not the status, ego, or pride of the church.”<sup>224</sup> Another respondent might describe such a place where pastors “make them [the wealthy] feel

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<sup>218</sup> Person 4, Questionnaire, April 4, 2014.

<sup>219</sup> Person 9, Questionnaire, April 7, 2014.

<sup>220</sup> Person 13, Interview, April 19, 2014.

<sup>221</sup> Person 14, Questionnaire, April 13, 2014.

<sup>222</sup> Person 15, Questionnaire, April 23, 2014.

<sup>223</sup> Person 9, Questionnaire, April 7, 2014.

<sup>224</sup> Person 8, Questionnaire, April 5, 2014.

valued for things other than their money...”<sup>225</sup> And finally one speaks of a different kind of safe place for the wealthy: “If you run a sloppy, poorly organized church you will drive the wealthy away because they will fear their money is not being used well. Also, a lot of ultra-wealthy people live by this rule of thumb: they don’t ever want their gift to be more than 10% of the total.”<sup>226</sup>

A third common response mentioned by six respondents is the importance of biblical preaching and teaching. “Continue preaching the Word, not respecting anyone over another, regardless of how much money they have.”<sup>227</sup> Another wrote, “Good and sound preaching and teaching...Equipping the saints to do the works prepared in advance for us to do is what we look to the church and its leaders to provide. (Along with a kick start on occasion).”<sup>228</sup> Some mentioned specific teaching or preaching ideas like this one: “Sermon series on wealth. It is not bad to be wealthy, but there is an obligation for Christians to use it to further God’s work in many ways. What are those ways? What would Jesus do? [Answer] big questions: Can a rich man go to heaven? What does he have to do to get there? What changes in his life are required?”<sup>229</sup> Another respondent adds, “Teach and provide answers: what does it take for wealthy to reach heaven.”<sup>230</sup> One says what not to teach: “too many pastors do ‘Stewardship Sunday.’ I hate this. Stewardship ought to be weaved into every area we preach and teach on. We should teach Biblical principles about giving, and just as importantly, live an example of a surrendered life and make sure your key leaders are living an example of a surrendered life.”<sup>231</sup>

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<sup>225</sup> Person 14, Questionnaire, April 13, 2014.

<sup>226</sup> Person 13, Interview, April 19, 2014.

<sup>227</sup> Person 6, Questionnaire, April 6, 2014.

<sup>228</sup> Person 17, Questionnaire, April 27, 2014.

<sup>229</sup> Person 10, Questionnaire, April 5, 2014.

<sup>230</sup> Person 11, Questionnaire, April 5, 2014.

<sup>231</sup> Person 13, Interview, April 19, 2014.

Finally, one says, “I think the church can use the Scriptures...and help wealthy Christians think through the Scriptures which are examples of generous giving.”<sup>232</sup>

The final need wealthy Christians have that the church can provide was also suggested by six respondents and it related to the importance of providing opportunities and challenges for growth. Regarding the wealthy, one respondent said churches need “to open their eyes to what is possible. If 12 apostles changed the world by spreading the gospel on foot, how much more can be accomplished today by those with resources who are spiritually committed and engaged. We can change the world, and the church leaders need to buy in and lead by example.”<sup>233</sup> Another shares a similar thought writing, “Opportunities to use what they have to make a difference...spiritually (as well as financially, emotionally, physically). Encouraging recipients of such ‘help’ to share how they’ve been helped...how they have witnessed God’s Hand through other Christians’ giving.”<sup>234</sup> Again, concerning the wealthy one said to “...challenge them to use their spiritual gifts...”<sup>235</sup> and another wrote, “Challenge us to find true challenges that require us to admit the need for faith in order to accomplish a goal.”<sup>236</sup>

## Conclusion

In this project I was able to give a questionnaire or a semi-structured interview to a purposive sample of sixteen people from Covenant Church of Naples and also four people from outside of Covenant Church of Naples. The participants are all professed Christians and have net investable assets of approximately five million dollars or more.

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<sup>232</sup> Person 12, Questionnaire, April 9, 2014.

<sup>233</sup> Person 3, Questionnaire, April 4, 2014.

<sup>234</sup> Person 4, Questionnaire, April 4, 2014.

<sup>235</sup> Person 14, Questionnaire, April 13, 2014.

<sup>236</sup> Person 15, Questionnaire, April 23, 2014.

Sixteen out of the twenty participants consider themselves financially wealthy. Through the research process presented in this chapter I was able to gather information directly from the participants about the challenges of wealth for spiritual formation. Secondly, I have been able to collect various resources and practices that the wealthy have found helpful in overcoming those challenges. And finally I have gathered important advice for pastors and churches on how they can better come alongside of the wealthy and help them overcome their spiritual challenges. In the following chapter, I will present the conclusions and outcomes of my research.

## CHAPTER FIVE

### PROJECT OUTCOMES AND CONCLUSIONS

#### **Introduction**

This thesis-project has attempted to answer the question: what are the challenges wealth creates for spiritual formation? I attempted to set the question in a biblical and theological framework in chapter two and reviewed the relevant literature in chapter three. In chapter four I presented the results of my project which was an attempt to understand the challenges of wealth from the perspective of those who consider themselves wealthy.

In this final chapter, I will bring together the outcomes and conclusions of my research. Those outcomes and conclusions will begin with an assessment of the presence or lack of the original five hypothesized challenges in the lives of my project participants which were detailed in chapter two. I will then present additional challenges wealth creates for spiritual formation which were discovered through the project in chapter four. Next I will give some suggestions for wealthy Christians on how they can overcome the challenges of wealth for spiritual formation. Then I will offer suggestions for the Church and its leaders on how to more effectively minister to the wealthy. And finally I will highlight some of the weaknesses of my thesis-project and suggest areas for future study.

#### **The Presence of the Five Challenges in the Lives of Research Subjects**

In surveying some of the New Testament texts related to wealth, I attempted to highlight five potential challenges that wealth creates for spiritual formation. Through my

thesis-project I was able to get feedback from self-identified wealthy Christians themselves on the real challenges wealth creates for their spiritual growth. Some of the challenges were confirmed, others were not mentioned, and in this section I will present those findings.

### Challenge 1: Wealth May Be a Hindrance to Trusting in Christ's Righteousness Alone for Salvation

I argued in chapter two that there was a tendency among some Jews and early Christians to connect wealth with God's blessing in the piety-prosperity equation. Understood in this light, when Jesus asked the rich young ruler to sell all that he had and give it to the poor, he was asking him to give up the most tangible sign of his own righteousness. He could no longer trust in his wealth and what his wealth signified but rather was called to trust in Jesus alone.

In my interviews, I did not explicitly ask whether or not participants viewed their wealth as a sign of God's blessing in response to their righteousness. It was apparent from the survey respondents that they did in fact see their wealth as a blessing from God, but there was no suggestion that this was a deserved blessing in exchange for prior righteousness. It was also not clear whether respondents believed their wealth was a sign of God's blessing or if wealth was the blessing itself.

From my interviews, it seems the closest thing to wealth being God's confirmation of a person's righteousness is the connection made between wealth and hard work, a connection the Bible itself makes in places (Ps 112:1-3; Prov 12:27; 13:11). It is possible that this issue is more prevalent than the participants or I realize, however this

project did not ultimately provide a very satisfactory answer to this question.

Furthermore, the participants in this project attend a church where it is emphasized on a regular basis that salvation comes by grace through faith in Christ alone. I have never heard any of us teaching pastors make a connection between wealth and righteousness. Consequently, I do not believe this particular challenge is prevalent among my particular population. I would say that the project is basically inconclusive on this challenge.

### Challenge 2: Wealth May Prevent Learning Dependence

As argued in chapter two, of central importance in Christian spiritual formation is dependence upon God expressed through surrender to his will in every part of life. This flows out of a deep awareness that apart from him people have nothing and can do nothing. Consequently, Christians are to live lives focused not on accumulating riches for themselves that they can depend on, but rather being rich toward God who alone is worthy of their dependence. I then went on to argue from various passages what a life rich toward God would look like. The first mark is that a person would trust in God rather than in accumulated material possessions. This is somewhat difficult to measure in itself, but evidence of it will be seen in a life commensurate with dependence on him to provide. The person living dependently upon God will have peace in material matters, humility about their own position, and will demonstrate a radical generosity toward others.

The interviews confirmed that learning dependence is indeed a serious challenge for the wealthy, and perhaps the most recognized challenge of all. Numerous participants reported that wealth gives them a feeling that they are in control of their own destiny and



they do not need to depend on God. Wealth gives them a sense of power that they can provide for their own needs and they have little sense that they need God. Their own experiences of being able to take care of problems with money further confirms this perception and deepens their sense of self-sufficiency.

It is also evident among the participants that maintaining a sense of perspective that all they have has been given by God (and can also be taken away by him) is a challenge. Several respondents suggested that a genuine fear of theirs was the prospect that all of it could be taken away and that this reveals that their dependence is on their wealth rather than on the Lord. Despite this realization, there was a certain tendency among some respondents to look down on those who are in need. Humility is difficult to maintain when one has wealth and at the heart of this challenge is the difficulty in believing that it all comes from God.

### Challenge 3: Wealth and its Acquisition, Maintenance, and Management May Distract from Matters of Faith

The parable of the rich fool suggests that wealth can distract a person from the more important matters of the soul. Central to the process of spiritual formation is engagement in the disciplines of the Word and prayer. According to the participants in this study, the pursuit of wealth and the management of possessions can certainly be a distraction from matters of faith. Money is able to purchase an endless number of distractions. Some make purchase after purchase, or seek experience after experience to find satisfaction. With an increase of wealth comes an increase in options and an increase in confusion about what is important. Additionally, those who are wealthy are often

sought out for leadership positions and they are liable to becoming so busy “doing good things” that they do not tend to the soul.

There was one dissenting voice on this point and he makes a valid argument. In his view, wealth has provided him with more time and means to study God’s Word and to get involved in spiritual matters more deeply than if he were trying to scratch out a living. He believes that if it were not for his wealth, he would spend far less time pursuing God through the spiritual disciples and in service to others. So the point remains, while the acquisition, maintenance, and management of wealth can be a distraction from spiritual matters, in some cases it can facilitate greater freedom to pursue spiritual things.

#### Challenge 4: Wealth May Inhibit Sacrificial Giving

I made the case in chapter two that Jesus is especially pleased with sacrificial giving. While the wealthy may be able to give much out of the much they possess, Jesus holds up the sacrificial giver as the one we are to emulate. My interview questions did not inquire into the percentages of income or assets the respondents give and so assessing the level of their giving is not possible. However I was interested to see if any listed sacrificial giving as a challenge for them.

In assessing the results, none of the respondents said that sacrificial giving was more challenging for them as a result of their wealth. One possible conclusion to be drawn from this is that it is really not an issue. A second and more likely conclusion is that this is a blind spot. It is probably safe to say that because of the large amount of money that many wealthy give relative to others, they believe they are giving enough and deserve to enjoy the rest of what they have. Thus they stop short of sacrificial giving

believing that the amount is most important, rather than continuing to increase the sacrifice as income increases. A couple of respondents lamented the fact that the church seems pleased if people give ten percent of their income but rarely presses people into a more generous lifestyle.

#### Challenge 5: Wealth Promises to Satisfy the Deepest Desires of the Heart

Jesus teaches in the Sermon on the Mount that the heart is ultimately wrapped up with its treasure. Consequently, he teaches people to avoid storing up earthly treasure and to instead store up heavenly treasure. One of the things that makes wealth so attractive is that it promises to satisfy the deepest desires of the human heart. Broadly speaking, those deep desires in the human heart are for such good things as identity, security, and power.

According to the participants in my study, this is a very serious challenge for wealthy Christians. Idolatry, allowing something else to take God's place in one's life, is a struggle for the wealthy. For starters, wealth does indeed give power. Several observed that on account of their wealth they were able to have a higher level of influence and power in an organization than they deserved. Others spoke of the increased feelings of pride as a result of being a "successful person" which is evidenced by their money and possessions. Another common theme was the sense of security that wealth provides them as they consider the future in an uncertain world. The desire for security particularly hinders some of the wealthy from having a sacrificially generous spirit. Undoubtedly wealth as an idol that promises to satisfy the deepest desires of the heart is a serious challenge to spiritual formation in the life of the Christian.

### **Additional Challenges Discovered**

In addition to the challenges I was expecting to discover, several other challenges came to light that I had not anticipated. I have attempted to gather related challenges and lump them into these four categories: isolation, emotions, callousness, and decisions.

#### **Additional Challenge 1: Isolation**

Several of the participants in my study pointed out that their wealth has tended to isolate them from others. In the case of some, isolation has come through maintaining multiple homes in multiple places and the frequent moving back and forth which keeps them from developing any real community anywhere. In some cases, it sounds as though this may be intentional rather than accidental. Others said that their wealth has isolated them because they have joined more exclusive clubs and live in more exclusive neighborhoods. They have little contact with people outside of their very small circle.

One of the essential elements of spiritual formation is living in close community with others. It is primarily in the context of relationships with others that we discover those parts of our lives that remain untouched by the grace of God. It is only in community with others that we can practice many of the commandments in Scripture including the second greatest commandment, to love our neighbor as ourselves. Certainly the isolation that wealth can create is a challenge for the wealthy.

#### **Additional Challenge 2: Emotions**

A number of emotions were described by respondents which may create challenges for spiritual formation. The emotion most often mentioned was fear. In

particular, some described a fear of running out of money or of losing it all in a moment. A surprising number of people expressed fear of making a bad giving decision only to have the money squandered by an undeserving recipient. And still others described a fear of what others were thinking about them, particularly if they shared their faith.

In addition to fear, several people described their struggles with guilt. In the case of some it is a self-imposed guilt related to not giving enough, not doing enough, or having sacrificed their spiritual values in the pursuit of wealth. Others feel guilty about having so much when so many have so little. And some feel as though they are being made to feel guilty by their fellow church members for “conspicuous consumption.”

Related to the first two common emotions that create challenges for spiritual formation is a third emotion: anger. Some wealthy Christians (or their children) are ostracized or discriminated against on account of their wealth and it makes them angry. Others feel angry when they believe they are being used or manipulated by someone who wants something. In some cases, this anger turns to resentment and can make attendance or involvement at church very difficult.

While emotions in themselves are not necessarily a hindrance to spiritual formation, each of these particular emotions can function so as to hinder the process. A person full of anger or resentment is not likely to have a meaningful prayer life or to be deeply invested in the community he or she is angry at. Likewise a person full of fear about running out of money is not going to be very detached from his or her possessions or very generous. One who is feeling guilty will not likely be making much progress in joy, among other things. The range of emotions the wealthy are prone to can create challenges for spiritual formation.

### Additional Challenge 3: Callousness

If emotions arising from issues surrounding wealth can create challenges for spiritual formation, so can a lack of feeling. A number of respondents described a lack of compassion for people who they perceived to not work very hard or who had not planned very well for their future. They found it very difficult to give in such circumstances believing at some level that these people were not deserving. In other cases, people became calloused just by being exposed to so many needs. The number of possibilities was overwhelming and their heart shut down. Being asked too many times to give can suck the joy right out of it, as can the constant knowledge that much will be required of those who have been given much.

Christians are called to be merciful people, compassionate, and tenderhearted. When exposed to as many potential needs as the wealthy tend to be, it can be difficult to maintain this tenderhearted posture. Instead, many become callous and giving is more of a burden than a joy.

### Additional Challenge 4: Decisions

The last major challenge identified through the interviews related to decision making. Some wealthy givers struggle with deciding who or what cause to give to. Particularly if they have been burned in the past, some are very wary to give generously and cheerfully unless they can be absolutely certain about how the money will be spent. Others wrestle with knowing how much to give and how much to keep for themselves. “How much is enough?” is a very common question.

While stewardship is a very real biblical concept there seems to be much less emphasis in the Bible on making great giving decisions than there is on the decision to simply give. Sometimes the wealthy are paralyzed by the desire to make the best choice about giving and consequently end up giving less than they should. Perhaps in some cases the desire to be a good steward and give to the “deserving poor” is justification for giving away less and keeping more.

### **Ten Things the Wealthy Can Do to Overcome Challenges**

One of the goals of this paper was to suggest some ways forward to help those who are wealthy overcome the challenges of wealth for spiritual formation. In this section, I will suggest some of the ideas I have learned through the interviews as well as some of my own ideas based on the challenges as I understand them.

#### **1. Intentionally Be Exposed to Poverty to Keep Perspective**

One of the challenges for wealthy people living in Naples is that their network of peers is also very wealthy. Consequently, as this study revealed, it is common to point to other people as being “the truly wealthy ones.” One respondent is intentional to travel to an impoverished nation at least once or twice a year in order to be reminded of what being not wealthy actually looks like. He finds that this discipline keeps him from getting caught up in the race to buy “more and better.” Another respondent began a ministry to homeless people and he regularly gets his hands dirty working with some of the poorest of the poor. His exposure to those in such great need helps him keep a healthy

perspective on his wealth and how it can be used for better purposes than furnishing himself with his next desire.

## 2. Intentionally Develop Community with Peers for Accountability

A key element of growth for one couple is accountability. They sought out a friend who was godly and trustworthy and invited him to keep them accountable in the area of their finances. They laid down the parameters they wanted to live by and then asked him to keep them accountable to their financial commitments. This requires a great deal of humility and transparency which are both challenges for all people, but especially the wealthy who struggle with pride and maintaining an image of success.

Additionally, several couples have found that being in a small group Bible study with peers has been a safe place to know and be known by others. Real relationships characterized by authenticity and transparency are hard to achieve but their value for spiritual formation is irreplaceable. One advantage of being in peer based small groups with similarly wealthy people is that they can encourage each other in regards to generosity without fear that someone is trying to get something out of them.

## 3. Intentionally Develop Community with Non-Peers

Isolation is one of the challenges the wealthy face that hinders their spiritual formation. Recognizing that this is a challenge, the wealthy can take deliberate steps to develop meaningful relationships with others. Several respondents noted that the wealthy have more difficulty being vulnerable than “poor people.” If this is indeed the case then developing relationships with people who find vulnerability to be less of a challenge



would be valuable. It seems to me that the danger of only being in relationships with other wealthy people is that vulnerability may never occur. If however a wealthy person is in a mixed group of people who are vulnerable, the need to project a success image would be far less.

Furthermore, while wealthy people are sometimes concerned that developing relationships may lead to people asking them for money, this is one of the ways they can minister to others. It is not the only way they can minister and they should be careful not to be abused, however generosity is a grace gift needed in the church. Likewise, the wealthy need not be shy about seeking out the ministry of others in areas where they have need. As individual members of the body exercise their gifts we grow together into the full stature of Christ.

#### 4. Develop a Method or Plan to Give Sacrificially

Sacrificial giving becomes increasingly difficult as wealth grows. Without an intentional plan to give sacrificially, it is unlikely to occur. One couple makes and lives by a budget. Financially they are way beyond actually needing a budget at this point in their lives, but they have determined that they want to live very intentionally at a lifestyle level far below what they can afford. Without a budget, it is far too easy to allow their lifestyle to rise to the level of their income.

One component of this plan to give sacrificially may be to consider other sources for giving beyond just income. A number of respondents have made intentional choices to give from their assets recognizing that these also belong to the Lord. Some of these

same people have found wise ways of giving through the National Christian Foundation which has enabled them to not only give more, but also to give more wisely.

## 5. Seek Out Inspiration

As previously mentioned, four of the respondents regularly attend the annual Generous Giving conference. While all of the participants in this study provided thoughtful and helpful answers to the interview questions, those who have been involved in Generous Giving had especially well-developed answers to the interview questions. It was obvious that their participation in various Generous Giving events has helped them identify the challenges that wealth creates for their own spiritual development and each of them had intentional practices to overcome those challenges. One unexpected consequence of this thesis-project is that I highly recommend wealthy Christians to participate in this ministry. There are other conferences and ministries as well that can help inspire wealthy Christians to live a generous life and overcome the challenges of wealth.

In addition to conferences, there are many books, sermons and talks available to inspire the wealthy. A list of the resources specifically mentioned by respondents can be found in chapter four. For inspiration I would also recommend the stories of generosity connected with [ilikegiving.com](http://ilikegiving.com).

## 6. Connect Your Spiritual Gifts with Your Financial Gift

One of the temptations of wealth mentioned by those interviewed is to simply write a check and be done with it. Several pointed out that it was far more beneficial for

their own spiritual development if they also got personally involved in whatever need they were helping to finance. Additionally some found that by getting personally involved they not only grew more, but they gave more as well. Though unfortunately the church can reduce the value of the wealthy down to how much they can contribute financially, wealthy Christians should make every effort to contribute the myriad of other gifts they have as well. It may be necessary to do as one person did which was to reduce the number of ministries he supports down to only two or three in order to be personally engaged in all of them.

#### 7. Establish Principles to Guide Financial Decisions

By principles I mean short and memorable phrases to guide one's thinking and actions. For example, one couple's basic guide to financial decisions is this: "we want to give away more than we spend on ourselves." Another principle they have is to think and pray short on giving opportunities, but think and pray long before spending on themselves. A different couple tries to always recall the maxim they learned from Randy Alcorn mentioned in chapter four: "Are you living for the dot or the line?" They apply this to their giving, spending, and saving strategies. Another couple adopted a mantra gleaned from John Wesley, "I want to be the executor of my own estate." They are seeking to give away all they have before they die. Finally, one lady tries to keep in mind the admonition to Abraham, "You have been blessed to be a blessing."

## 8. Live Strategically

One of the challenges wealth creates for spiritual formation is that it brings with it many distractions from what is most important. An intentional lifestyle will help a person stay focused on the things that matter.

Living strategically overlaps with establishing principles to guide financial decisions. The couple who seeks to give as much as eight to ten times what they spend on themselves needs to have a strategic plan. It starts with a budget that they ruthlessly prepare in January. They also commit to doing three things every year: teaching a class on financial stewardship, attending a Generous Giving conference, and going overseas to a poor nation. In addition to this they have asked a friend to hold them accountable for every major purchase they are considering. If the friend does not believe that a particular purchase will simplify their lives, they are not to make the purchase. They do not want to become distracted by accumulating more things. They have found that when they follow this formula, they give far more than they keep.

Another strategy employed by one couple is designed to teach their children and grandchildren the joy of giving. As recounted earlier in chapter four they give their children and grandchildren money that they have to give away. Then the children and grandchildren have to report back to the couple concerning who they gave to, how it impacted the receiver and how it impacted them to give the gift. This couple is very intentionally trying to help the next two generations discover that giving is a joy and not a burden.

One couple seeks God's direction through prayer at the beginning of each year. Then they determine how much they are going to give to the churches they are involved

in and the missionaries they support. They set up their accounts so that the giving happens automatically. Then throughout the year they try to remain sensitive to other spontaneous needs that arise that they can also contribute to. This kind of intentional and disciplined giving helps them avoid the pitfall so many fall into which is thinking they are giving a lot more than they actually are.

### 9. Practice Spiritual Disciplines

Regular exposure to God's Word serves as a helpful check against many of the temptations of wealth. Having a steady diet of God's Word, regular times of communion with God in prayer, a continual and deepening surrender of everything to him, and fellowship in an intentional community with other believers are essential for overcoming the challenges of wealth. The practice of these and other spiritual disciplines remind the wealthy to have an eternal perspective, that the measure of their lives is not determined by their possessions, and that only God can satisfy the deepest desires of their hearts.

### 10. Seek Out Faith Adventures

One of the great challenges the wealthy face is learning dependence upon God. I suggest to wealthy Christians that if they have not come up with any kingdom plans that are beyond what they can afford personally, then they are not dreaming big enough. Wealthy Christians should consider dreaming a dream for the glory of God that is so great they will fail if God is not in it. They should consider making a sacrifice for the kingdom of God that is so great they will lose something precious if God is not in it. They should consider stepping out in faith in an area of service that they have never done

before so that they can learn what it feels like to truly depend on God. There are any number of things that can be done, and as they seek them out they not only will change the world but will experience the joy of dependence.

### **Ten Things the Church and its Leaders Can Do to Minister to the Wealthy**

As one who ministers in a context with a large number of wealthy people who face the challenges to spiritual formation outlined in this thesis-project, I know that having some specific ideas on how to minister to the wealthy would be helpful for me. It is my hope that the following ten suggestions will be useful for churches and other leaders ministering to those facing these challenges.

#### **1. Develop Meaningful Relationships with the Wealthy**

One of the most pressing needs expressed by the wealthy is for a relationship with the pastor. This relationship needs to go beyond merely cultivating them for the next financial need and should include discipleship. There is a very strong reaction from the participants in my survey against any forms of coddling or pandering to the wealthy and any attempt at developing a relationship just to be close to a person of power or wealth. Perhaps the most helpful single line of advice I found was to approach wealthy members looking at them through the eyes of Christ and asking this question (if only silently): “How can I help you move closer to God today than you were yesterday?”

Additionally, wealthy church members want to be understood by pastors and church leaders. An overwhelming number of respondents wanted leaders to understand that the wealthy are just like everyone else. The greatest challenge mentioned by the

greatest number of respondents is the way the church has labeled them or treated them differently on account of their wealth. The wealthy want their leaders to understand that they share similar struggles, similar fears, and similar hopes as others in the congregation. At the same time, a number of the respondents emphasized that it may be a little harder to get through to the wealthy than other members of the congregation. Their perception is that they tend to be busier and have many more voices calling out to them and so getting through to them will require concentrated effort. Some also believed the wealthy can tend to be less vulnerable than the average congregant.

A final point that leaders need to understand in seeking to develop meaningful relationships with the wealthy in their congregations is that they may be skeptical of the leader's motives. The wealthy are used to people going after their money and they are used to people trying to cultivate a relationship with them in order to get something. Pastors and church leaders will need to check their own hearts and motives as they seek to develop these relationships and be very careful not to confirm the fears of their wealthy congregants. Sometimes because this fear of leaders having an ulterior motive is so strong, leaders may best serve their wealthy members by helping them connect to others who can disciple them without the lurking fear of being used. One of the reasons why Generous Giving has been so transformative for so many is that the organization never asks for money and this helps the wealthy to trust their motives.

## 2. Provide Opportunities and Encourage the Wealthy to Serve Beyond Giving

A number of respondents asked for the church to provide challenging opportunities for service beyond simply giving. Acknowledging that learning dependence

is a challenge for them, there was a sincere desire to be pushed by leaders beyond their comfort zones in order to grow in their faith. While sometimes the church can relegate the wealthy to a role that only includes giving, sometimes wealthy Christians do this to themselves and struggle with taking on other more humble forms of service. It is the role of the pastor and church leader to help the wealthy identify how they can use all of their gifts and talents in the service of Christ. As the wealthy are oftentimes very talented in some strategic ways, giving them a vision for changing the world through personal involvement could produce some amazing advances for God's kingdom.

### 3. Preach Sermons on Wealth

Among those who commented on teaching and preaching, several mentioned their displeasure at "the stewardship sermon." Rather than having a week out of the year where wealth is highlighted consider preaching a sermon series on the opportunities and challenges that wealth creates. Perhaps one could preach a topical series looking at wealthy characters in the Bible or maybe a series dealing with Jesus' parables on wealth. There are many possibilities but the key is to take the same honest approach to wealth that the Bible does. Additionally, stewardship and generosity should be values that are preached throughout the year and applied to everything we possess, not just money.

### 4. Offer a Variety of Resources on Wealth

Within any congregation there will be a great variety of people dealing with issues of wealth. Some people may have so much they do not know what to do with it. Others may have very little and want to know how to be good stewards of what they



have. Still others may find themselves deeply in debt. Churches need to take into account these various circumstances of life and find ways to minister to people in each of these categories as well as the broad spaces in between. One possibility is to offer a variety of classes for people to attend depending on which category is closest to their situation, such as a Dave Ramsey course for those in debt, a Crown Financial course for more typical earners and a Generous Giving event for those on the wealthier end of the spectrum. Of course church leaders will not want to stratify their congregations based on wealth, but offering a variety of resources at various times of the year will enable people to self-select into courses most relevant to their situation.

## 5. Preach the Gospel

In offering these various solutions for church leaders to incorporate as they seek to help their people overcome the challenges for wealth, this suggestion should not be overlooked. Ultimately the only power sufficient to break the grip of wealth on a human heart is the gospel of Jesus Christ. Several respondents noted the most significant thing the church has done is to teach them the real meaning of life, how to be kingdom-minded, and that only Christ can satisfy their deepest desires. Jesus, not wealth, is the answer to the problems the world faces today.

## 6. Provide Community Opportunities for the Wealthy in Small Groups

Pastors and church leaders could create opportunities for peer circles where the wealthy could be vulnerable and accountable to others who are in a similar position in life. At least six respondents mentioned this as an invaluable gift that the church can

provide to them. The wealthier one becomes the more difficult it is to know whether or not the people in one's life are there because they want to be or because they want something. This further contributes to the isolation the wealthy experience. Developing relationships in a safe context is something that the wealthy cannot buy but they desperately need. The church is in the best position to help facilitate and encourage these kinds of relationships.

#### 7. Provide a Variety of Thoroughly Vetted Giving Opportunities

A consistent challenge noted by those interviewed for this project is finding trustworthy recipients of their giving. The wealthy are more aware than most of the multitude of needs that are out there in the world. Many are approached regularly in person, through the mail or email, by telephone and any other way to give to the latest cause or need. Recognizing that they are stewarding God's money, wealthy Christians do not want to simply give to every opportunity that presents itself. Sometimes their lack of giving is not a result of being selfish or greedy but being genuinely concerned that it is a waste of God's money. The church can better serve not only the wealthy, but all their members by providing good information on clearly defined needs through ministries and organizations that have been thoroughly vetted for financial and theological integrity.

#### 8. Model Generosity as a Church

This was only mentioned explicitly by one respondent, but I believe that this is an issue under-the-surface for many people. Essentially, wealthy givers sometimes lack the desire to support a church's endless pursuit of the latest and greatest buildings, programs,

or technology. Closely connected with this is that a church that is financially sloppy or poorly organized is going to drive its wealthier members out the door to someplace where they feel the money they give will be better spent. As I read comments from various respondents, I asked myself the question: what if everyone in the church spent their money like our church spends its money? The answer is that everyone in the church would have spent a very significant amount of money on their home and a very significant amount of money maintaining it and keeping it looking nice. At the same time, they would also give a lot to missions and pay good wages to those who serve them. The point is that a church that is preaching generosity among its members while spending all its money on itself is going to raise the eyebrows of its wealthy members. The same is true for the senior leadership of the church. Preaching generosity to the members while not being personally generous demonstrates a lack of integrity and will create resentful church members.

#### 9. Do Not Confuse Financial Success with Spiritual Maturity

Sometimes churches can move people into leadership positions as a reward for their generous giving. In other cases they move them into leadership positions as a tactic to get them to give even more. Neither of these are biblical reasons for moving a person into a position of leadership if they do not also have the appropriate spiritual qualifications. Additionally, sometimes those who give generously expect to be given a certain amount of influence because they have given. Church leaders must be strong and resist being unduly influenced by gifts from the wealthy and they must do this for the sake of the wealthy who may potentially react negatively. Another pitfall that church

leaders should beware of is making assumptions that a person who is wealthy could not be spiritually mature.

#### 10. Beware of Ministry Models that Rely Heavily on Financial Capital<sup>1</sup>

Some ministry models today are fashioned after business world strategies. What fuels business strategies is capital and the same is true in these ministry models. When capital is the driver of a church's ministry, the wealthy are going to be treated differently and will likely be used by the church and be given an undue level of importance. When the church is after certain levels of giving for projects or even for missions, those who can give more are naturally seen as being more important. In this scenario, money takes Jesus' place as being the most important component of the ministry. This is not the kind of dynamic that serves anyone well, most especially Jesus Christ. While capital is important to nearly every ministry model, churches need to be careful not to overvalue its significance.

#### **Weaknesses of the Thesis-Project**

While the thesis-project accomplished the end for which I designed it, to discover the challenges wealth creates for spiritual formation, there were some weaknesses in the study. For one thing, the age demographic of the people I interviewed was very narrow with the youngest participant being 57 and the oldest 80. An interesting future study would be to carry out the same basic process but interview people under 50 to discover if and how the challenges of wealth differ at an earlier age.

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<sup>1</sup> Some insights for this suggestion come from a personal phone interview with Patrick Johnson of Generous Church on April 17, 2014.

A second weakness of the study was that I only had one category of wealth for all of the participants to be lumped into: approximately five million or more in net investable assets. After conducting several interviews it was pointed out to me by one participant that there are significant differences between people with five million in investable assets as compared to those with twenty million as compared to those with five hundred million. While I do not believe the results of this study have been negatively impacted by this, it would be interesting to see how different tiers of wealth respond to these same questions. For pastoral reasons I was not comfortable digging into specific levels of wealth with my church members.

Finally, a third weakness of this study is that the suggestions at the end are merely suggestions. Though some of them are based on the explicit recommendations of the wealthy themselves, the fact of the matter is that they have not been tested. Another interesting future study would be to take some of these survey participants and encourage them to practice the suggestions and then evaluate which were helpful and which were not in overcoming the challenges of wealth. Additionally, putting some of the suggestions for pastors and church leaders into practice and evaluating the effectiveness of those suggestions would be enlightening.

### **Concluding Thoughts for Pastors and Church Leaders**

I conclude this section where I began this thesis-project: the story of the rich young ruler. It is my hope that considering how Jesus interacts with the rich young ruler will shape our own ministry to the wealthy. Personally, what strikes me most powerfully in this story comes from Mark's account. Mark writes that after the man assured Jesus

that he has kept the commandments of God from his youth, Jesus “looking at him, loved (ἠγάπησεν) him...” (Mk 10:21). What an observation! How did Mark know when Jesus looked at the man that he was looking at him with love? Did he simply have a look in his eye that those standing around knew was a look of love? Did Jesus reach out and touch the man on the shoulder, or even hug him with a warm embrace? What does love *look* like? Perhaps the answer is not as important as the mere fact that Jesus loved this wealthy man and it was evident to those standing by.

Living and working in the context of a church with a high percentage of very wealthy people, I have found that those who are less wealthy look at the more wealthy in many different ways. Often I see the wealthy looked at with covetousness and a desire to have what they have, even to the point of envy. I see the wealthy looked at with resentment and even hatred for possessing what they possess. I see people looking down with pride on the wealthy because of the assumption that the wealthy person is a lover of money. This is especially true among the younger generations who feel very strongly about issues of social justice (and who, perhaps not coincidentally, tend to be less wealthy). Others look at the wealthy to see how they can best develop a relationship in order to use them and their wealth to accomplish their own ends. But from my observations, very rarely are they looked upon with love as Jesus did.

Why was Jesus able to love this rich man? I suggest that Jesus was able to love him for the same reason he can love anybody: he did not need anything from the rich man. Jesus was perfectly dependent on his Father and therefore perfectly self-sufficient, perfectly contented with his life and calling and position, and from that identity he was able to love all others regardless of who they were or what they had.

A second observation also relates to a look Jesus gave. When Jesus explained to the ruler what eternal life will require, the ruler was not willing to pay the cost and became very sad (περίλυπον). This word for sadness is a very strong word, used elsewhere to describe the unimaginable sorrow Jesus felt as he was praying in Gethsemane (Matt 26:38; Mark 14:34). Yet here Luke tells us that this is exactly what Jesus felt for the young man as he was “looking at him with sadness (περίλυπον)...” (Luke 18:24). What did Luke observe that he identified as sadness? Was this the same look that Mark recorded as love? Whether it was or it was not, what is communicated here is that Jesus had deep sympathy for this ruler. Jesus understood the difficulty of the man’s predicament and also the damning decision that he was making and it saddened Jesus’ heart as much or more than it did the young man’s.

It is my hope that this thesis-project will serve to make the hearts of the church and its leaders tender toward the wealthy in our churches. We too should have the same kind of grief and sadness over the wealthy in our midst who continue to choose their wealth over Jesus. Not pride, not anger, but genuine grief and sadness that flows out of genuine love. Similarly, may we also rejoice when we see the grace of God in their lives expressing itself through generosity and sacrificial service, knowing how difficult this is for the wealthy. And finally, like Jesus, may we be so dependent upon our God and so satisfied in him that we are free to love and minister to the wealthy without needing anything in return. Ultimately it is in this way that we can do the most to help the wealthy overcome the challenges of wealth for spiritual formation.

## APPENDIX

### RESEARCH INTERVIEW QUESTIONS

#### **Section 1-Demographics**

1. What year were you born?
2. At what age would you say you devoted your life to Christ?
3. Where did you consider home during the majority of your working years?
4. Do you consider yourself financially wealthy? If so, would you say you grew up wealthy or that you became wealthy in adulthood? If not, what do you believe constitutes being financially wealthy?

#### **Section 2-Spiritual Challenges of Wealth**

1. What have been the spiritual challenges you've seen wealthy Christians face?
2. Whether or not you consider yourself financially wealthy, what challenges has wealth created for you spiritually?
3. Do you think any of the above challenges have been made better or worse by the local church and why?

#### **Section 3-Helpful Supports to Overcoming Challenges of Wealth**

1. What have you found helps you with the challenges you mentioned above? (Any particular spiritual practices, conferences, books, speakers, friends, etc? Please include why they're helpful.)
2. What do you think pastors or the local church could do to help a Christian overcome the challenges wealth creates for growing in Christ/spiritual formation?
3. What do you think pastors most need to understand about wealthy Christians?



4. What do you think is the greatest need for wealthy Christians that the local church or its leaders could provide?

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